

# **2009**

## **Missouri**

# **Complaint Report**

**Statistics Section**  
**May 2010**



# **DIFP**

**Jeremiah W. (Jay) Nixon**  
Governor

Department of Insurance,  
Financial Institutions &  
Professional Registration

**John M. Huff**  
Director

The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. A by-product of this effort has been the creation of a detailed database documenting many years of consumer concerns. This report presents data on complaints against insurance companies received by DIFP between 2007 and 2009, and that were closed as of time of writing in 2010. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data is presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Eight business lines are included:

- Total property and casualty (excluding accident and health)
- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

***Also Available from DIFP***

**Reports:** The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only), mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DIFP website, at

<http://www.insurance.mo.gov/reports/complaint/index.htm>.

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## **Complaints by Line of Business**

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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<b>Total Complaints by Line 2005-2009</b>					
<b>Line of Business</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Private Passenger Auto	1,089	1,067	988	944	1,051
Homeowners	414	578	492	556	588
Other P&C	304	253	286	247	213
Total P&C Complaints	1,807	1,898	1,766	1,747	1,852
Long Term Care	125	73	78	83	77
Medicare Supplement	55	86	101	75	74
HMO	214	138	154	131	136
All Other A&H	812	819	1,063	1,084	1,084
Total A&H Complaints	1,206	1,116	1,396	1,373	1,371
Life and Annuities	532	485	509	452	412
<b>Total</b>	<b>3,545</b>	<b>3,499</b>	<b>3,671</b>	<b>3,572</b>	<b>3,635</b>

<b>Complaint Resolution by Line, 2005 - 2009 % of Complaints Resolved with Consumer Relief</b>					
<b>Line of Business</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Private Passenger Auto	34.2%	37.8%	38.7%	39.2%	44.3%
Homeowners	32.4%	31.1%	27.6%	31.3%	32.1%
Other P&C	31.3%	32.4%	39.5%	40.9%	37.1%
Total P&C Complaints	33.3%	35.0%	35.7%	36.9%	39.6%
Long Term Care	33.6%	35.6%	35.9%	44.6%	37.7%
Medicare Supplement	54.5%	55.8%	53.5%	49.3%	36.5%
HMO	36.4%	35.5%	37.0%	36.6%	39.0%
All Other A&H	39.2%	44.6%	42.1%	39.9%	42.8%
Total A&H Complaints	38.8%	43.7%	42.0%	40.4%	41.8%
Life and Annuities	30.8%	33.8%	33.2%	31.2%	30.3%
<b>Total</b>	<b>34.8%</b>	<b>37.6%</b>	<b>37.8%</b>	<b>37.5%</b>	<b>39.4%</b>

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Total Property & Casualty Complaints Excluding A&H 2007-2009					
Line of Business	2007	2008	2009	% Change 2007-2009	% Change 2008-2009
Boiler & Machinery	1	0	0	-100.0%	.
Builders Risk	7	5	0	-100.0%	-100.0%
Commercial Auto	80	64	60	-25.0%	- 6.3%
Commercial Multi-Peril	71	78	52	-26.8%	-33.3%
Condo/Town	8	9	3	-62.5%	-66.7%
Credit Property	2	6	6	200.0%	0.0%
Crop/Hail	0	2	1	.	-50.0%
Dwelling Fire	3	4	6	100.0%	50.0%
Farmowner/Ranchowner	19	18	15	-21.1%	-16.7%
Federal Crop	1	1	0	-100.0%	-100.0%
Federal Flood	0	2	0	.	-100.0%
Fidelity & Surety	2	3	4	100.0%	33.3%
Fire & Allied Lines - All	2	6	4	100.0%	-33.3%
General Liability	13	16	27	107.7%	68.8%
Group Homeowners	0	0	2	.	.
Homeowners	426	479	520	22.1%	8.6%
In Home/Incidental Business	1	0	0	-100.0%	.
Inland Marine	9	5	2	-77.8%	-60.0%
Medical Malpractice	0	2	1	.	-50.0%
Mobile Homeowner	21	20	9	-57.1%	-55.0%
Motorcycle	14	7	11	-21.4%	57.1%
Motorhome	2	8	13	550.0%	62.5%
Other	17	10	8	-52.9%	-20.0%
PMI	0	1	0	.	-100.0%
Private Passenger Auto	972	926	1,025	5.5%	10.7%
Products Liability	0	4	0	.	-100.0%
Professional Liability	2	2	2	0.0%	0.0%
Renters / Tenants	10	16	24	140.0%	50.0%
Umbrella	2	3	0	-100.0%	-100.0%
Vehicle Service Contract	0	3	2	.	-33.3%
Warranty Contract	9	2	0	-100.0%	-100.0%
Watercraft	18	1	10	-44.4%	900.0%
Workers Compensation	54	44	45	-16.7%	2.3%
<b>Total</b>	<b>1,766</b>	<b>1,747</b>	<b>1,852</b>	<b>4.9%</b>	<b>6.0%</b>

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<b>Accident and Health Insurance  Complaints by Line, 2007-2009</b>					
<b>Line of Business</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>% Change, 2007- 2009</b>	<b>% Change, 2008- 2009</b>
Individual A&H	663	576	513	-22.6%	-10.9%
Group Accident and Health	571	665	718	25.7%	8.0%
Credit A&H	8	1	4	-50.0%	300.0%
HMO	154	131	136	-11.7%	3.8%
<b>Total</b>	<b>1,396</b>	<b>1,373</b>	<b>1,371</b>	<b>- 1.8%</b>	<b>- 0.1%</b>



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<b>Life and Annuities</b>					
<b>Complaints by Line, 2007-2009</b>					
<b>Line of Business</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>% Change, 2007-2009</b>	<b>% Change, 2008-2009</b>
Individual Life	382	319	301	-21.2%	- 5.6%
Group Life	42	56	37	-11.9%	-33.9%
Annuities	75	62	64	-14.7%	3.2%
Credit Life	10	15	10	0.0%	-33.3%
<b>Total</b>	<b>509</b>	<b>452</b>	<b>412</b>	<b>-19.1%</b>	<b>- 8.8%</b>

**Complaints by Reason**

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Private Passenger Automobile Insurance					
Complaints by Reason, 2007-2009					
Reason	2007	2008	2009	% Change 2007-2009	% Change 2008-2009
<b>Claim Handling</b>					
Adjuster Handling	24	11	2	- 91.7%	- 81.8%
Adjustor Not Responding	0	0	3	.	.
Adverse Benefit Determination	1	3	0	-100.0%	-100.0%
Assignment of Benefits	0	1	2	.	100.0%
Claims - Other	31	30	28	- 9.7%	- 6.7%
Co-Pay/Deductible Dispute	1	0	0	-100.0%	.
Comparative Negligence	21	9	8	- 61.9%	- 11.1%
Cost Containment	1	0	0	-100.0%	.
Delays	235	249	287	22.1%	15.3%
Denial of Claim	168	127	197	17.3%	55.1%
Post-claim Underwriting	2	3	5	150.0%	66.7%
Prompt Pay	0	1	0	.	-100.0%
Subrogation	4	4	1	- 75.0%	- 75.0%
Total Loss	8	0	2	- 75.0%	.
Unsatisfactory Settlement	319	326	330	3.4%	1.2%
Usual, Customary, Reasonable	1	0	1	0.0%	.
Value Dispute	3	0	1	- 66.7%	.
<i>Subtotal</i>	<i>819</i>	<i>764</i>	<i>867</i>	<i>5.9%</i>	<i>13.5%</i>
<b>Marketing</b>					
Agent Handling	7	9	5	- 28.6%	- 44.4%
Delays	1	0	0	-100.0%	.
Failure to Place	1	0	0	-100.0%	.
Fiduciary Theft	1	0	0	-100.0%	.
Fraud/Forgery	1	1	1	0.0%	0.0%
Marketing - Other	1	1	3	200.0%	200.0%
Misappropriation of Premium	1	1	1	0.0%	0.0%
Misleading Advertising	1	1	1	0.0%	0.0%
Misrepresentation	0	1	0	.	-100.0%
Replacement	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>15</i>	<i>14</i>	<i>11</i>	<i>- 26.7%</i>	<i>- 21.4%</i>
<b>Policy Service</b>					
Abusive Service	2	1	0	-100.0%	-100.0%
Billing	40	40	41	2.5%	2.5%
Company/Agent	0	0	1	.	.
Coverage Quest	15	15	12	- 20.0%	- 20.0%

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<b>Private Passenger Automobile Insurance</b>					
<b>Complaints by Reason, 2007-2009</b>					
<b>Reason</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>% Change 2007-2009</b>	<b>% Change 2008-2009</b>
Delays / No Response	2	2	0	-100.0%	-100.0%
Information Requested	1	1	1	0.0%	0.0%
Other	6	8	11	83.3%	37.5%
Payment Not Credited	0	1	0	.	-100.0%
Policy Deliver	2	2	0	-100.0%	-100.0%
Premium Refund	13	21	27	107.7%	28.6%
<i>Subtotal</i>	<i>81</i>	<i>91</i>	<i>93</i>	<i>14.8%</i>	<i>2.2%</i>
<b>Underwriting</b>					
CLUE Reports	1	0	1	0.0%	.
Cancellation	24	17	21	- 12.5%	23.5%
Credit Report	1	1	2	100.0%	100.0%
Credit Scoring	1	0	0	-100.0%	.
Delays	2	0	0	-100.0%	.
Endorsement / Rider	1	0	1	0.0%	.
Forced Placement	1	0	0	-100.0%	.
Nonrenewal	5	10	7	40.0%	- 30.0%
Premium & Rating	32	43	38	18.8%	- 11.6%
Refusal to Insure	4	1	1	- 75.0%	0.0%
Surcharge	0	0	4	.	.
Underwriting - Other	1	3	4	300.0%	33.3%
<i>Subtotal</i>	<i>73</i>	<i>75</i>	<i>79</i>	<i>8.2%</i>	<i>5.3%</i>
<b>Total</b>	<b>988</b>	<b>944</b>	<b>1,051</b>	<b>6.4%</b>	<b>11.3%</b>

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Homeowners Insurance Complaints by Reason, 2007-2009					
Reason	2007	2008	2009	% Change 2007-2009	% Change 2008-2009
<b>Claim Handling</b>					
Adjuster Handling	5	3	1	- 80.0%	- 66.7%
Adjustor Not Responding	1	0	0	-100.0%	.
Adverse Benefit Determination	1	1	2	100.0%	100.0%
Claims - Other	4	6	11	175.0%	83.3%
Coordination of Benefits	0	1	0	.	-100.0%
Delays	68	88	81	19.1%	- 8.0%
Denial of Claim	109	124	116	6.4%	- 6.5%
Post-claim Underwriting	1	3	1	0.0%	- 66.7%
Subrogation	1	1	0	-100.0%	-100.0%
Unsatisfactory Settlement	157	198	196	24.8%	- 1.0%
Willing Provider	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>348</i>	<i>425</i>	<i>408</i>	<i>17.2%</i>	<i>- 4.0%</i>
<b>Marketing</b>					
Agent Handling	6	12	1	- 83.3%	- 91.7%
Deceptive Advertising	0	1	0	.	-100.0%
Delays	1	0	0	-100.0%	.
Failure to Place	4	2	0	-100.0%	-100.0%
High Pressure Tactics	1	0	0	-100.0%	.
Marketing - Other	0	1	4	.	300.0%
Misappropriation of P	0	1	1	.	0.0%
Misleading Advertising	1	0	0	-100.0%	.
Misrepresentation	1	4	0	-100.0%	-100.0%
Twisting	0	1	0	.	-100.0%
Unfair Discrimination	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>15</i>	<i>22</i>	<i>6</i>	<i>- 60.0%</i>	<i>- 72.7%</i>
<b>Policy Service</b>					
Abusive Service	0	0	2	.	.
Billing	17	19	25	47.1%	31.6%
Coverage Question	21	7	4	- 81.0%	- 42.9%
Coverage of Terrorism	0	0	1	.	.
Delays / No Response	2	1	2	0.0%	100.0%
Information Requested	0	1	0	.	-100.0%
Other	1	4	7	600.0%	75.0%
Payment Not Credited	0	1	1	.	0.0%
Policy Delivery	4	1	0	-100.0%	-100.0%
Premium Refund	14	10	13	- 7.1%	30.0%

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Homeowners Insurance Complaints by Reason, 2007-2009					
Reason	2007	2008	2009	% Change 2007-2009	% Change 2008-2009
<i>Subtotal</i>	<i>59</i>	<i>44</i>	<i>55</i>	<i>- 6.8%</i>	<i>25.0%</i>
Underwriting					
CLUE Reports	2	0	0	-100.0%	.
Cancellation	14	12	24	71.4%	100.0%
Credit Report	3	4	3	0.0%	- 25.0%
Credit Scoring	7	2	0	-100.0%	-100.0%
Delays	1	0	0	-100.0%	.
Endorsement / Rider	1	0	0	-100.0%	.
Nonrenewal	17	17	38	123.5%	123.5%
Premium & Rating	22	28	42	90.9%	50.0%
Rate Classification	1	0	0	-100.0%	.
Surcharge	0	2	2	.	0.0%
Underwriting - Other	2	0	5	150.0%	.
Unfair Discrimination	0	0	1	.	.
<i>Subtotal</i>	<i>70</i>	<i>65</i>	<i>115</i>	<i>64.3%</i>	<i>76.9%</i>
<b>Total</b>	<b>492</b>	<b>556</b>	<b>588</b>	<b>19.5%</b>	<b>5.8%</b>

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<b>Accident and Health Insurance Complaints by Reason, 2007-2009</b>					
<b>Reason</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>% Change 2007-2009</b>	<b>% Change 2008-2009</b>
<b>Claim Handling</b>					
Adjuster Handling	0	1	0	.	-100.0%
Adverse Benefit Determination	0	0	3	.	.
Assignment of Benefits	0	1	0	.	-100.0%
Authorization Dispute	0	0	2	.	.
Claims - Other	257	331	246	- 4.3%	- 25.7%
Co-Pay/Deductible Dispute	0	0	17	.	.
Coordination of Benefits	3	2	7	133.3%	250.0%
Cost Containment	3	0	1	- 66.7%	.
Delays	148	138	178	20.3%	29.0%
Denial of Claim	445	554	526	18.2%	- 5.1%
Experimental	3	3	1	- 66.7%	- 66.7%
Fraud	0	1	0	.	-100.0%
Lead	0	1	0	.	-100.0%
Medical Necessity	9	18	6	- 33.3%	- 66.7%
Out-of-Network Benefits	0	4	25	.	525.0%
PCP Referrals	1	1	0	-100.0%	-100.0%
Post-claim Underwriting	1	1	1	0.0%	0.0%
Preexisting Condition	2	3	12	500.0%	300.0%
Prompt Pay	0	6	22	.	266.7%
Total Loss	1	0	0	-100.0%	.
Unsatisfactory Settlement	47	9	4	- 91.5%	- 55.6%
Usual, Customary, Reasonable	2	1	4	100.0%	300.0%
Utilization Review	0	7	15	.	114.3%
<i>Subtotal</i>	<i>922</i>	<i>1,082</i>	<i>1,070</i>	<i>16.1%</i>	<i>- 1.1%</i>
<b>Marketing</b>					
Agent Handling	10	11	3	- 70.0%	- 72.7%
Delays	2	3	0	-100.0%	-100.0%
Duplication of Coverage	0	1	0	.	-100.0%
Failure to Place	1	0	0	-100.0%	.
Fiduciary Theft	1	0	0	-100.0%	.
Fraud/Forgery	1	6	0	-100.0%	-100.0%
High Pressure Tactics	5	1	1	- 80.0%	0.0%
Marketing - Other	1	0	2	100.0%	.
Misappropriation of P	0	0	1	.	.
Misleading Advertising	2	0	1	- 50.0%	.
Misrepresentation	39	31	7	- 82.1%	- 77.4%

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<b>Accident and Health Insurance</b>					
<b>Complaints by Reason, 2007-2009</b>					
<b>Reason</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>% Change 2007-2009</b>	<b>% Change 2008-2009</b>
Misstatement on Application	0	2	0	.	-100.0%
Policy Delivery	1	0	2	100.0%	.
<i>Subtotal</i>	<i>63</i>	<i>55</i>	<i>17</i>	<i>- 73.0%</i>	<i>- 69.1%</i>
<b>Policy Service</b>					
Access to Care	5	1	5	0.0%	400.0%
Billing	23	25	45	95.7%	80.0%
Coverage Question	173	32	5	- 97.1%	- 84.4%
Delays / No Response	6	3	3	- 50.0%	0.0%
Information Re	0	1	1	.	0.0%
Other	9	7	7	- 22.2%	0.0%
Payment Not Credited	2	1	0	-100.0%	-100.0%
Policy Deliver	0	2	1	.	- 50.0%
Premium Refund	18	17	30	66.7%	76.5%
Surrender Problem	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>237</i>	<i>90</i>	<i>97</i>	<i>- 59.1%</i>	<i>7.8%</i>
<b>Underwriting</b>					
Cancellation	4	3	10	150.0%	233.3%
Delays	2	0	0	-100.0%	.
Forced Placement	0	1	0	.	-100.0%
Health Status	0	0	1	.	.
Nonrenewal	0	1	0	.	-100.0%
Premium & Rating	5	6	12	140.0%	100.0%
Rate Classification	1	1	1	0.0%	0.0%
Refusal to Insure	3	2	5	66.7%	150.0%
Rescission	2	0	2	0.0%	.
Underwriting - Other	3	1	1	- 66.7%	0.0%
<i>Subtotal</i>	<i>20</i>	<i>15</i>	<i>32</i>	<i>60.0%</i>	<i>113.3%</i>
<b>Total</b>	<b>1,242</b>	<b>1,242</b>	<b>1,236</b>	<b>- 0.5%</b>	<b>- 0.5%</b>



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<b>Long Term Care Insurance</b>					
<b>Complaints by Reason, 2007-2009</b>					
<b>Reason</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>% Change 2007-2009</b>	<b>% Change 2008-2009</b>
<b>Claim Handling</b>					
Claims - Other	14	28	18	28.6%	- 35.7%
Cost Containment	1	0	0	-100.0%	.
Delays	25	18	17	- 32.0%	- 5.6%
Denial of Claim	13	23	21	61.5%	- 8.7%
Unsatisfactory Settlement	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>54</i>	<i>69</i>	<i>56</i>	<i>3.7%</i>	<i>- 18.8%</i>
<b>Marketing</b>					
Agent Handling	2	0	0	-100.0%	.
Policy Delivery	0	0	1	.	.
<i>Subtotal</i>	<i>2</i>	<i>0</i>	<i>1</i>	<i>- 50.0%</i>	<i>.</i>
<b>Policy Service</b>					
Billing	9	4	6	- 33.3%	50.0%
Coverage Quest	10	2	1	- 90.0%	- 50.0%
Delays / No Re	0	1	0	.	-100.0%
Other	0	0	2	.	.
Premium Refund	2	1	3	50.0%	200.0%
<i>Subtotal</i>	<i>21</i>	<i>8</i>	<i>12</i>	<i>- 42.9%</i>	<i>50.0%</i>
<b>Underwriting</b>					
Cancellation	0	0	1	.	.
Premium & Rating	1	5	4	300.0%	- 20.0%
Rate Classification	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>1</i>	<i>6</i>	<i>5</i>	<i>400.0%</i>	<i>- 16.7%</i>
<b>Total</b>	<b>78</b>	<b>83</b>	<b>77</b>	<b>- 1.3%</b>	<b>- 7.2%</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

Medicare Supplement Insurance Complaints by Reason, 2007-2009					
Reason	2007	2008	2009	% Change 2007-2009	% Change 2008-2009
<b>Claim Handling</b>					
Claims - Other	36	30	23	- 36.1%	- 23.3%
Coordination of Benefits	1	0	0	-100.0%	.
Delays	14	4	8	- 42.9%	100.0%
Denial of Claim	12	14	13	8.3%	- 7.1%
Experimental	0	1	0	.	-100.0%
Out-of-Network Benefits	0	1	0	.	-100.0%
Unsatisfactory Settlement	1	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>64</i>	<i>52</i>	<i>44</i>	<i>- 31.3%</i>	<i>- 15.4%</i>
<b>Marketing</b>					
Agent Handling	0	2	1	.	- 50.0%
Delays	2	0	0	-100.0%	.
Fiduciary Theft	1	0	0	-100.0%	.
Fraud/Forgery	0	2	0	.	-100.0%
High Pressure Tactics	2	0	1	- 50.0%	.
Misappropriation of P	0	0	1	.	.
Misrepresentation	5	8	2	- 60.0%	- 75.0%
<i>Subtotal</i>	<i>10</i>	<i>12</i>	<i>5</i>	<i>- 50.0%</i>	<i>- 58.3%</i>
<b>Policy Service</b>					
Billing	3	5	12	300.0%	140.0%
Coverage Question	11	0	2	- 81.8%	.
Delays / No Response	0	1	1	.	0.0%
Other	4	1	1	- 75.0%	0.0%
Payment Not Credited	1	0	0	-100.0%	.
Policy Delivery	0	1	0	.	-100.0%
Premium Refund	4	3	5	25.0%	66.7%
<i>Subtotal</i>	<i>23</i>	<i>11</i>	<i>21</i>	<i>- 8.7%</i>	<i>90.9%</i>
<b>Underwriting</b>					
Cancellation	0	0	3	.	.
Premium & Rating	3	0	1	- 66.7%	.
Rate Classification	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>4</i>	<i>0</i>	<i>4</i>	<i>0.0%</i>	<i>.</i>
<b>Total</b>	<b>101</b>	<b>75</b>	<b>74</b>	<b>- 26.7%</b>	<b>- 1.3%</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

Life and Annuities Complaints by Reason, 2007-2009					
Reason	2007	2008	2009	% Change 2007-2009	% Change 2008-2009
<b>Claim Handling</b>					
Assignment of Benefits	0	1	0	.	-100.0%
Claims - Other	197	191	143	- 27.4%	- 25.1%
Delays	66	64	59	- 10.6%	- 7.8%
Denial of Claim	34	50	35	2.9%	- 30.0%
Fraud	0	1	0	.	-100.0%
Unsatisfactory Settlement	7	3	5	- 28.6%	66.7%
Value Dispute	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>304</i>	<i>311</i>	<i>242</i>	<i>- 20.4%</i>	<i>- 22.2%</i>
<b>Marketing</b>					
Agent Handling	10	4	7	- 30.0%	75.0%
Churning	3	2	0	-100.0%	-100.0%
Delays	1	0	0	-100.0%	.
Failure to Place	1	0	0	-100.0%	.
Fiduciary Theft	1	0	0	-100.0%	.
Fraud/Forgery	5	2	2	- 60.0%	0.0%
High Pressure Tactics	1	1	1	0.0%	0.0%
Marketing - Other	0	0	2	.	.
Misappropriation of Premium	0	2	0	.	-100.0%
Misrepresentation	23	38	20	- 13.0%	- 47.4%
Not Licensed	0	2	1	.	- 50.0%
Replacement	1	4	2	100.0%	- 50.0%
Suitability	11	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>57</i>	<i>56</i>	<i>35</i>	<i>- 38.6%</i>	<i>- 37.5%</i>
<b>Policy Service</b>					
1035 Exchange	0	1	0	.	-100.0%
Billing	17	12	26	52.9%	116.7%
Cash Value	19	39	36	89.5%	- 7.7%
Coverage Question	54	8	9	- 83.3%	12.5%
Delays / No Response	17	5	8	- 52.9%	60.0%
Information Requested	13	7	5	- 61.5%	- 28.6%
Nonforfeiture	0	0	1	.	.
Other	8	3	10	25.0%	233.3%
Payment Not Credited	3	3	2	- 33.3%	- 33.3%
Premium Refund	3	3	7	133.3%	133.3%
Surrender Problem	5	1	14	180.0%	1300%
<i>Subtotal</i>	<i>139</i>	<i>82</i>	<i>118</i>	<i>- 15.1%</i>	<i>43.9%</i>

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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Life and Annuities Complaints by Reason, 2007-2009					
Reason	2007	2008	2009	% Change 2007-2009	% Change 2008-2009
<b>Underwriting</b>					
Cancellation	4	1	6	50.0%	500.0%
Continuation of Benefits	0	1	0	.	-100.0%
Delays	1	1	1	0.0%	0.0%
Endorsement / Rider	1	0	0	-100.0%	.
Med Supp-Refusal to Insure During Open-Enrollment	0	0	1	.	.
Premium & Rating	1	0	5	400.0%	.
Refusal to Insure	1	0	1	0.0%	.
Underwriting – Other	1	0	1	0.0%	.
<i>Subtotal</i>	<i>9</i>	<i>3</i>	<i>15</i>	<i>66.7%</i>	<i>400.0%</i>
<b>Total</b>	<b>509</b>	<b>452</b>	<b>412</b>	<b>- 19.1%</b>	<b>- 8.8%</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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<b>Health Maintenance Organizations</b>					
<b>Complaints by Reason, 2007-2009</b>					
<b>Reason</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>% Change 2007-2009</b>	<b>% Change 2008-2009</b>
<b>Claim Handling</b>					
Authorization Dispute	0	0	2	.	.
Claims - Other	24	30	28	16.7%	- 6.7%
Coordination of Benefits	0	0	2	.	.
Cost Containment	1	0	0	-100.0%	.
Delays	6	8	16	166.7%	100.0%
Denial of Claim	73	59	63	- 13.7%	6.8%
Experimental	1	0	0	-100.0%	.
Medical Necessity	4	2	1	- 75.0%	- 50.0%
Out-of-Network Benefits	0	0	3	.	.
Prompt Pay	0	3	4	.	33.3%
Unsatisfactory Settlement	5	2	0	-100.0%	-100.0%
Usual, Customary, Reasonable	0	0	1	.	.
Utilization Review	0	2	4	.	100.0%
<i>Subtotal</i>	<i>114</i>	<i>106</i>	<i>124</i>	<i>8.8%</i>	<i>17.0%</i>
<b>Marketing</b>					
Agent Handling	2	4	0	-100.0%	-100.0%
Delays	1	1	0	-100.0%	-100.0%
Fraud/Forgery	1	0	0	-100.0%	.
Misrepresentation	8	16	4	- 50.0%	- 75.0%
<i>Subtotal</i>	<i>12</i>	<i>21</i>	<i>4</i>	<i>- 66.7%</i>	<i>- 81.0%</i>
<b>Policy Service</b>					
Access to Care	2	1	0	-100.0%	-100.0%
Billing	3	1	4	33.3%	300.0%
Closed Network	0	0	1	.	.
Coverage Quest	19	1	1	- 94.7%	0.0%
Other	2	0	0	-100.0%	.
Premium Refund	0	0	1	.	.
<i>Subtotal</i>	<i>26</i>	<i>3</i>	<i>7</i>	<i>- 73.1%</i>	<i>133.3%</i>
<b>Underwriting</b>					
Cancellation	1	1	0	-100.0%	-100.0%
Premium & Rating	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>2</i>	<i>1</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
<b>Total</b>	<b>154</b>	<b>131</b>	<b>136</b>	<b>- 11.7%</b>	<b>3.8%</b>

**Complaint Indices**

**Top 40 Writers by Line**

**Ordered by Market Share**

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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<b>Property and Casualty Insurance Complaint Indices (Excluding Accident &amp; Health)</b>					
<b>Top Forty Writers by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2009- 2009</b>	<b>Complaint Index</b>
19275	American Family Mutual Insurance Company	520	\$800,426,925	9.6%	101
25178	State Farm Mutual Automobile Insurance Co	292	\$596,128,786	7.2%	76
25143	State Farm Fire & Casualty Company	316	\$502,330,663	6.0%	98
23388	Shelter Mutual Insurance Company	157	\$282,777,002	3.4%	86
35289	Continental Insurance Company The	3	\$166,521,644	2.0%	3
21628	Farmers Insurance Company Inc	141	\$135,027,214	1.6%	162
26859	Farm Bureau Town & Country Ins Co Of MO	167	\$128,109,999	1.5%	202
10191	Missouri Employers Mutual Insurance Company	24	\$126,884,679	1.5%	29
39012	Safeco Insurance Company Of Illinois	152	\$114,277,946	1.4%	206
23035	Liberty Mutual Fire Insurance Company	50	\$91,060,408	1.1%	85
15512	Automobile Club Inter-insurance Exchange	107	\$90,878,843	1.1%	183
20699	Ace Property & Casualty Insurance Company	1	\$85,526,601	1.0%	2
17230	Allstate Property & Casualty Insurance Company	122	\$79,151,615	1.0%	239
20281	Federal Insurance Company	4	\$78,426,311	0.9%	8
10677	Cincinnati Insurance Company The	15	\$78,094,502	0.9%	30
21687	Mid Century Insurance Company	107	\$76,698,292	0.9%	217
37834	Progressive Preferred Insurance Company	72	\$76,131,570	0.9%	147
16535	Zurich Insurance Company-Terminated-	14	\$71,366,649	0.9%	30
19445	National Union Fire Insurance Co Of Pittsburg	8	\$71,110,656	0.9%	17
22667	Ace American Insurance Company	9	\$69,088,235	0.8%	20
19232	Allstate Insurance Company	104	\$66,140,061	0.8%	244
25674	Travelers Prop Casualty Co of America	13	\$63,335,446	0.8%	32
20443	Continental Casualty Company	5	\$61,281,180	0.7%	13
19283	American Standard Insurance Co of WI	72	\$59,980,038	0.7%	186
25941	United Services Automobile Association	37	\$59,846,866	0.7%	96
27998	Travelers Home & Marine Insurance Company	54	\$59,324,346	0.7%	141
24740	Safeco Insurance Company Of America	38	\$52,969,523	0.6%	111
19100	AMCO Insurance Company	34	\$52,795,939	0.6%	100
22136	Great American Insurance Company Of NY	0	\$52,182,965	0.6%	0
35882	GEICO General Ins Co	71	\$51,019,743	0.6%	216
42579	Allied Property & Casualty Insurance Company	41	\$50,642,762	0.6%	126
27235	Auto Club Family Insurance Company	80	\$49,358,882	0.6%	252
16322	Progressive Direct Insurance Company	40	\$49,255,658	0.6%	126
21482	Factory Mutual Insurance Company	0	\$47,730,183	0.6%	0
30104	Hartford Underwriters Insurance Company	19	\$47,557,565	0.6%	62
15725	Cameron Mutual Insurance Company	33	\$47,502,867	0.6%	108
24147	Old Republic Insurance Company	6	\$47,192,728	0.6%	20
23515	Midwestern Indemnity Company The	46	\$46,790,734	0.6%	153
18988	Auto Owners Insurance Company	19	\$44,852,054	0.5%	66
19380	American Home Assurance Company	26	\$43,973,725	0.5%	92
<b>Top 40 Writers</b>		<b>3,019</b>	<b>\$4,773,751,805</b>	<b>57.3%</b>	<b>.</b>
<b>Total</b>		<b>5,365</b>	<b>\$8,328,728,615</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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**Private Passenger Automobile Insurance Complaint Indices**

**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
25178	State Farm Mutual Automobile Insurance Co	286	\$583,348,001	20.9%	46
19275	American Family Mutual Insurance Company	259	\$435,268,440	15.6%	56
23388	Shelter Mutual Insurance Company	72	\$145,947,327	5.2%	46
21628	Farmers Insurance Company Inc	140	\$135,027,214	4.8%	97
39012	Safeco Insurance Company Of Illinois	152	\$114,277,946	4.1%	124
15512	Automobile Club Inter-insurance Exchange	107	\$90,567,632	3.2%	110
37834	Progressive Preferred Insurance Company	71	\$75,672,531	2.7%	88
19283	American Standard Insurance Co of WI	72	\$59,959,177	2.2%	112
26859	Farm Bureau Town & Country Ins Co Of MO	55	\$55,982,034	2.0%	92
35882	GEICO General Ins Co	71	\$51,019,775	1.8%	130
16322	Progressive Direct Insurance Company	40	\$49,255,658	1.8%	76
25143	State Farm Fire & Casualty Company	33	\$45,227,013	1.6%	68
17230	Allstate Property & Casualty Insurance Company	65	\$45,143,934	1.6%	135
19232	Allstate Insurance Company	57	\$41,027,451	1.5%	130
42579	Allied Property & Casualty Insurance Company	24	\$40,561,813	1.5%	55
27998	Travelers Home & Marine Insurance Company	30	\$37,621,317	1.3%	75
25941	United Services Automobile Association	28	\$36,845,748	1.3%	71
29688	Allstate Fire & Casualty Insurance Company	38	\$34,627,685	1.2%	103
23035	Liberty Mutual Fire Insurance Company	21	\$30,000,167	1.1%	65
21687	Mid Century Insurance Company	31	\$27,850,759	1.0%	104
22055	GEICO Indemnity Company	48	\$27,732,154	1.0%	162
42919	Progressive Northwestern Insurance Company	31	\$25,755,893	0.9%	112
25968	USAA Casualty Insurance Company	12	\$22,292,705	0.8%	50
24279	Progressive Max Insurance Company	17	\$22,016,640	0.8%	72
26093	Nationwide Affinity Insurance Co Of America	12	\$21,968,746	0.8%	51
22063	Government Employees Insurance Co	17	\$20,190,139	0.7%	79
23515	Midwestern Indemnity Company The	24	\$18,193,502	0.7%	123
15725	Cameron Mutual Insurance Company	19	\$17,639,986	0.6%	101
28401	American National Property & Casualty Co	16	\$17,018,496	0.6%	88
10783	Cornerstone National Insurance Company	19	\$16,162,311	0.6%	110
25712	Esurance Insurance Company	31	\$15,440,439	0.6%	188
21164	Dairyland Insurance Company	21	\$14,412,995	0.5%	136
30104	Hartford Underwriters Insurance Company	11	\$14,361,619	0.5%	72
29459	Twin City Fire Insurance Company	23	\$14,329,739	0.5%	150
40371	Columbia Mutual Insurance Company	12	\$12,938,247	0.5%	87
27235	Auto Club Family Insurance Company	30	\$12,061,126	0.4%	232
34690	Property & Casualty Insurance Co of Hartford	20	\$11,831,401	0.4%	158
42609	Affirmative Insurance Company- <i>Terminated-</i>	105	\$11,308,487	0.4%	868
37478	Hartford Insurance Company Of Midwest The	14	\$10,082,163	0.4%	130
19852	Financial Indemnity Company	29	\$8,873,120	0.3%	305
<b>Top 40 Writers</b>		<b>2,163</b>	<b>\$2,469,841,527</b>	<b>88.6%</b>	<b>.</b>
<b>Total</b>		<b>2,983</b>	<b>\$2,787,987,074</b>	<b>100.0%</b>	<b>.</b>



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**Homeowners Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
25143	State Farm Fire & Casualty Company	263	\$362,932,040	24.2%	66
19275	American Family Mutual Insurance Company	214	\$254,545,521	17.0%	77
23388	Shelter Mutual Insurance Company	82	\$109,964,257	7.3%	68
26859	Farm Bureau Town & Country Ins Co Of MO	101	\$59,756,001	4.0%	155
21687	Mid Century Insurance Company	76	\$38,974,609	2.6%	179
24740	Safeco Insurance Company Of America	34	\$38,632,699	2.6%	81
27235	Auto Club Family Insurance Company	50	\$34,300,528	2.3%	133
17230	Allstate Property & Casualty Insurance Company	54	\$32,778,232	2.2%	151
21660	Fire Insurance Exchange	48	\$26,564,760	1.8%	165
19070	Standard Fire Insurance Company	38	\$24,472,089	1.6%	142
19240	Allstate Indemnity Company	42	\$23,219,774	1.5%	166
23035	Liberty Mutual Fire Insurance Company	19	\$21,003,226	1.4%	83
21652	Farmers Insurance Exchange	37	\$20,354,524	1.4%	166
25941	United Services Automobile Association	8	\$20,166,630	1.3%	36
27998	Travelers Home & Marine Insurance Company	23	\$19,485,452	1.3%	108
19232	Allstate Insurance Company	40	\$18,408,727	1.2%	199
19100	AMCO Insurance Company	13	\$17,103,568	1.1%	70
42978	American Security Insurance Company	5	\$17,047,931	1.1%	27
15725	Cameron Mutual Insurance Company	11	\$16,885,348	1.1%	60
18988	Auto Owners Insurance Company	8	\$15,484,253	1.0%	47
23515	Midwestern Indemnity Company The	19	\$12,958,328	0.9%	134
28401	American National Property & Casualty Co	11	\$11,543,678	0.8%	87
20990	Country Mutual Insurance Company	17	\$10,546,571	0.7%	148
25968	USAA Casualty Insurance Company	4	\$9,942,934	0.7%	37
34690	Property & Casualty Insurance Co of Hartford	18	\$9,802,316	0.7%	168
26093	Nationwide Affinity Insurance Co Of America	5	\$9,769,525	0.7%	47
21849	American Automobile Insurance Company	4	\$9,551,679	0.6%	38
42579	Allied Property & Casualty Insurance Company	15	\$9,103,351	0.6%	151
11185	Foremost Insurance Company	18	\$8,881,626	0.6%	186
30104	Hartford Underwriters Insurance Company	6	\$8,305,762	0.6%	66
21482	Factory Mutual Insurance Company	0	\$8,155,208	0.5%	0
20303	Great Northern Insurance Company	0	\$7,596,051	0.5%	0
14400	Lititz Mutual Insurance Company	10	\$7,427,010	0.5%	123
20419	Homesite Indemnity Company	54	\$6,395,521	0.4%	773
23787	Nationwide Mutual Insurance Company	5	\$6,372,987	0.4%	72
25127	State Auto Property & Casualty Insurance Co	3	\$6,247,747	0.4%	44
23469	American Modern Home Insurance Co	6	\$5,481,798	0.4%	100
24260	Progressive Casualty Insurance Company	13	\$5,374,054	0.4%	222
19194	Farmers Alliance Mutual Insurance Company	14	\$4,939,827	0.3%	260
26298	Metropolitan Property & Casualty Insurance Co	10	\$4,898,900	0.3%	187
<b>Top 40 Writers</b>		<b>1,398</b>	<b>\$1,335,375,041</b>	<b>89.1%</b>	<b>.</b>
<b>Total</b>		<b>1,636</b>	<b>\$1,498,185,214</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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**Accident and Health Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
78972	Healthy Alliance Life Insurance Co	1,147	\$1,551,143,021	22.4%	137
79413	United Healthcare Insurance Company	400	\$1,005,525,143	14.5%	74
47171	Blue Cross & Blue Shield Of Kansas City	183	\$862,165,337	12.5%	39
73288	Humana Insurance Company	89	\$392,820,311	5.7%	42
81973	Coventry Health & Life Insurance Company	150	\$322,670,791	4.7%	86
11529	Mercy Health Plans	82	\$195,957,472	2.8%	78
60054	Aetna Life Insurance Company	64	\$185,503,673	2.7%	64
19445	National Union Fire Insurance Company Of	31	\$107,775,624	1.6%	53
62308	Connecticut General Life Ins Co	18	\$95,492,958	1.4%	35
60380	American Family Life Assurance Co of Col.	44	\$84,291,532	1.2%	97
61271	Principal Life Insurance Company	52	\$83,762,090	1.2%	115
65978	Metropolitan Life Insurance Company	16	\$82,603,836	1.2%	36
90328	First Health Life & Health Insurance Company	4	\$76,781,872	1.1%	10
67660	Pennsylvania Life Insurance Company	7	\$64,548,675	0.9%	20
64246	Guardian Life Insurance Company Of America	17	\$63,660,881	0.9%	50
60040	Cox Health Systems Insurance Company	28	\$63,250,597	0.9%	82
70815	Hartford Life & Accident Insurance Company	16	\$61,703,319	0.9%	48
62286	Golden Rule Insurance Company	73	\$55,436,283	0.8%	245
62235	Unum Life Insurance Company Of America	29	\$50,807,213	0.7%	106
69477	Time Insurance Company	103	\$48,490,712	0.7%	395
60305	American Community Mutual Insurance Co	97	\$46,273,167	0.7%	390
61263	Bankers Life & Casualty Company	79	\$44,558,905	0.6%	330
71412	Mutual Of Omaha Insurance Company	25	\$44,539,648	0.6%	104
28207	Anthem Insurance Companies Inc	0	\$39,487,711	0.6%	0
70025	Genworth Life Insurance Company	14	\$34,816,081	0.5%	75
69019	Standard Insurance Company	7	\$33,649,082	0.5%	39
32395	Vision Service Plan Insurance Company	1	\$31,834,605	0.5%	6
25178	State Farm Mutual Automobile Insurance Co	2	\$31,607,521	0.5%	12
19275	American Family Mutual Insurance Company	15	\$29,995,190	0.4%	93
60836	American Republic Insurance Company	10	\$29,268,035	0.4%	64
70408	Union Security Insurance Company	16	\$28,712,574	0.4%	104
86231	Transamerica Life Insurance Company	39	\$28,058,202	0.4%	258
80314	Unicare Life & Health Insurance Company	19	\$26,656,898	0.4%	132
68284	Pyramid Life Insurance Company	28	\$26,116,137	0.4%	199
65838	John Hancock Life Insurance Company	9	\$25,321,306	0.4%	66
92916	United American Insurance Company	60	\$23,347,297	0.3%	478
68500	Continental Life Ins Co Of Brentwood TN	9	\$23,193,282	0.3%	72
62146	Combined Insurance Co Of America	14	\$21,190,252	0.3%	123
13935	Federated Mutual Insurance Company	7	\$20,135,340	0.3%	65
67091	Northwestern Mutual Life Insurance Company	0	\$20,090,019	0.3%	0
<b>Top 40 Writers</b>		<b>3,004</b>	<b>\$6,063,242,589</b>	<b>87.7%</b>	<b>.</b>
<b>Total</b>		<b>3,719</b>	<b>\$6,913,143,390</b>	<b>100.0%</b>	<b>.</b>

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**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	13	\$34,663,422	15.1%	36
65838	John Hancock Life Insurance Company	9	\$25,207,856	10.9%	35
65978	Metropolitan Life Insurance Company	5	\$21,590,371	9.4%	22
61263	Bankers Life & Casualty Company	50	\$20,674,265	9.0%	234
86231	Transamerica Life Insurance Company	22	\$12,106,467	5.3%	176
62235	Unum Life Insurance Company Of America	1	\$10,121,859	4.4%	10
62952	Equitable Life & Casualty Insurance Company	8	\$8,823,454	3.8%	88
20443	Continental Casualty Company	6	\$8,652,543	3.8%	67
56014	Thrivent Financial For Lutherans	1	\$7,367,956	3.2%	13
76325	Senior Health Insurance Company of PA	41	\$6,011,427	2.6%	660
25178	State Farm Mutual Automobile Insurance Co	0	\$5,496,060	2.4%	0
71412	Mutual Of Omaha Insurance Company	1	\$5,390,760	2.3%	18
90611	Allianz Life Insurance Co Of North America	1	\$5,381,044	2.3%	18
65595	Lincoln Benefit Life Company	2	\$4,782,374	2.1%	40
69000	Northwestern Long Term Care Insurance Co	0	\$4,660,302	2.0%	0
65005	Riversource Life Insurance Company	3	\$4,045,484	1.8%	72
68241	Prudential Insurance Company Of America The	2	\$3,499,847	1.5%	55
31119	Medico Insurance Company	5	\$3,152,781	1.4%	153
66915	New York Life Insurance Company	0	\$3,018,300	1.3%	0
65021	Stonebridge Life Insurance Company	18	\$2,073,704	0.9%	840
63282	Penn Treaty Network America Ins Co- <i>Suspended-</i>	5	\$1,855,655	0.8%	261
65935	Massachusetts Mutual Life Insurance Company	0	\$1,718,705	0.7%	0
70408	Union Security Insurance Company	1	\$1,707,379	0.7%	57
87726	Metlife Insurance Company Of Connecticut	1	\$1,680,165	0.7%	58
58033	Knights Of Columbus	0	\$1,663,444	0.7%	0
69477	Time Insurance Company	0	\$1,536,638	0.7%	0
70319	Washington National Insurance Co	7	\$1,028,608	0.4%	658
60593	National States Insurance Company	3	\$1,017,221	0.4%	285
80578	Physicians Mutual Insurance Company	1	\$992,168	0.4%	98
60836	American Republic Insurance Company	0	\$971,203	0.4%	0
64211	Guarantee Trust Life Insurance Co	3	\$929,559	0.4%	312
60534	American Heritage Life Insurance Company	2	\$928,152	0.4%	208
71471	Ability Insurance Company	3	\$918,189	0.4%	316
71404	Continental General Insurance Company	1	\$906,418	0.4%	107
69116	State Life Insurance Company	0	\$894,091	0.4%	0
19275	American Family Mutual Insurance Company	0	\$793,493	0.3%	0
63312	Great American Life Insurance Company	0	\$792,307	0.3%	0
92916	United American Insurance Company	5	\$780,147	0.3%	620
47171	Blue Cross & Blue Shield Of Kansas City	1	\$755,224	0.3%	128
62626	CUNA Mutual Insurance Society	1	\$747,597	0.3%	129
<b>Top 40 Writers</b>		<b>222</b>	<b>\$219,336,636</b>	<b>95.3%</b>	<b>.</b>
<b>Total</b>		<b>238</b>	<b>\$230,251,158</b>	<b>100.0%</b>	<b>.</b>

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**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
79413	United Healthcare Insurance Company	19	\$142,995,582	25.7%	30
78972	Healthy Alliance Life Insurance Co	74	\$85,644,655	15.4%	192
47171	Blue Cross & Blue Shield Of Kansas City	12	\$30,391,933	5.5%	88
71412	Mutual Of Omaha Insurance Company	11	\$30,092,025	5.4%	81
60836	American Republic Insurance Company	2	\$23,820,638	4.3%	19
61263	Bankers Life & Casualty Company	17	\$20,641,440	3.7%	183
72850	United World Life Insurance Company	9	\$17,403,790	3.1%	115
61859	Christian Fidelity Life Insurance Co	0	\$17,227,663	3.1%	0
68500	Continental Life Ins Co Of Brentwood TN	6	\$16,988,460	3.1%	79
89184	Sterling Investors Life Insurance Company	1	\$11,727,767	2.1%	19
25178	State Farm Mutual Automobile Insurance Co	0	\$10,928,440	2.0%	0
70815	Hartford Life & Accident Insurance Company	0	\$10,918,675	2.0%	0
19275	American Family Mutual Insurance Company	0	\$9,890,787	1.8%	0
92916	United American Insurance Company	2	\$9,247,566	1.7%	48
69868	United Of Omaha Life Insurance Company	2	\$8,733,726	1.6%	51
57657	Royal Neighbors Of America	0	\$6,957,283	1.3%	0
86355	Standard Life & Accident Insurance Company	6	\$6,745,182	1.2%	198
71773	American National Life Ins Co Of TX	3	\$6,227,819	1.1%	107
71390	Admiral Life Insurance Company Of America	3	\$6,062,659	1.1%	110
86231	Transamerica Life Insurance Company	7	\$5,618,529	1.0%	277
62146	Combined Insurance Co Of America	1	\$4,985,109	0.9%	45
80578	Physicians Mutual Insurance Company	3	\$4,946,176	0.9%	135
60763	American Pioneer Life Insurance Company	6	\$4,418,836	0.8%	302
62952	Equitable Life & Casualty Insurance Company	1	\$4,280,562	0.8%	52
12321	American Continental Insurance Company	0	\$3,977,901	0.7%	0
78174	Conseco Health Insurance Company	6	\$3,684,327	0.7%	362
61271	Principal Life Insurance Company	1	\$3,242,340	0.6%	69
65536	Genworth Life & Annuity Insurance Company	1	\$3,233,892	0.6%	69
70319	Washington National Insurance Co	7	\$3,199,005	0.6%	487
31119	Medico Insurance Company	1	\$3,083,280	0.6%	72
68462	Reserve National Insurance Company	0	\$2,906,361	0.5%	0
56014	Thrivent Financial For Lutherans	1	\$2,813,167	0.5%	79
62286	Golden Rule Insurance Company	2	\$2,740,279	0.5%	162
72125	Physicians Life Insurance Company	0	\$2,075,538	0.4%	0
63479	United Teacher Associates Insurance Co	9	\$1,991,081	0.4%	1,005
60593	National States Insurance Company	2	\$1,986,331	0.4%	224
69663	USAA Life Insurance Company	0	\$1,560,689	0.3%	0
60682	Conseco Insurance Company	1	\$1,549,438	0.3%	144
71404	Continental General Insurance Company	1	\$1,443,322	0.3%	154
69701	Union Bankers Insurance Company	0	\$1,399,609	0.3%	0
<b>Top 40 Writers</b>		<b>217</b>	<b>\$537,781,864</b>	<b>96.7%</b>	<b>.</b>
<b>Total</b>		<b>250</b>	<b>\$555,978,471</b>	<b>100.0%</b>	<b>.</b>

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**Life and Annuity Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
68136	Protective Life Insurance Company	14	\$399,854,426	5.2%	20
65676	Lincoln National Life Insurance Company	16	\$369,509,910	4.8%	24
60941	Sunamerica Annuity & Life Assurance Company	3	\$333,600,278	4.3%	5
62944	AXA Equitable Life Insurance Company	10	\$288,369,371	3.7%	19
65978	Metropolitan Life Insurance Company	53	\$275,599,987	3.6%	108
65056	Jackson National Life Insurance Company	14	\$272,672,665	3.5%	29
67091	Northwestern Mutual Life Insurance Company	9	\$223,561,995	2.9%	23
90611	Allianz Life Insurance Co Of North America	36	\$202,613,116	2.6%	100
70688	Transamerica Financial Life Ins Co	1	\$190,595,005	2.5%	3
91596	New York Life Insurance & Annuity Corporation	7	\$184,878,373	2.4%	21
61050	Metlife Investors USA Insurance Company	5	\$183,530,706	2.4%	15
67466	Pacific Life Insurance Company	1	\$180,202,365	2.3%	3
69345	Teachers Insurance & Annuity Association Of	0	\$170,035,927	2.2%	0
86231	Transamerica Life Insurance Company	22	\$169,116,368	2.2%	73
61689	Aviva Life & Annuity Company	21	\$168,548,821	2.2%	70
80942	ING USA Annuity & Life Ins Co	6	\$164,610,863	2.1%	20
65838	John Hancock Life Insurance Company	16	\$143,706,302	1.9%	62
65005	Riversource Life Insurance Company	2	\$139,142,381	1.8%	8
86630	Prudential Annuities Life Assurance Corporation	5	\$137,111,217	1.8%	20
69108	State Farm Life Insurance Company	15	\$120,682,508	1.6%	70
60895	American United Life Insurance Co	0	\$116,023,831	1.5%	0
86509	ING Life Insurance & Annuity Company	2	\$100,665,016	1.3%	11
93513	Metlife Investors Insurance Company	0	\$95,483,564	1.2%	0
68322	Great-West Life & Annuity Insurance Company	0	\$95,197,007	1.2%	0
65935	Massachusetts Mutual Life Insurance Company	7	\$92,770,322	1.2%	42
56014	Thrivent Financial For Lutherans	3	\$87,561,683	1.1%	19
79065	Sun Life Assurance Of Canada (US	2	\$86,339,247	1.1%	13
68241	Prudential Insurance Company Of America The	32	\$85,056,694	1.1%	211
61271	Principal Life Insurance Company	3	\$70,589,207	0.9%	24
66915	New York Life Insurance Company	16	\$67,779,012	0.9%	132
92738	American Equity Investment Life Ins Co	9	\$66,729,910	0.9%	76
79227	PRUCO Life Insurance Company	6	\$64,248,771	0.8%	52
60488	American General Life Insurance Co	29	\$64,227,559	0.8%	253
66168	Minnesota Life Insurance Company	2	\$60,199,578	0.8%	19
65536	Genworth Life & Annuity Insurance Company	10	\$59,505,690	0.8%	94
70238	Variable Annuity Life Insurance Company	4	\$55,469,362	0.7%	40
88072	Hartford Life Insurance Company	6	\$54,234,796	0.7%	62
92622	Western Southern Life Assurance Company	6	\$51,064,089	0.7%	66
67172	Ohio National Life Insurance Company The	3	\$50,239,175	0.7%	34
60399	American Family Life Insurance Company	8	\$49,326,925	0.6%	91
<b>Top 40 Writers</b>		<b>404</b>	<b>\$5,790,654,023</b>	<b>75.1%</b>	<b>.</b>
<b>Total</b>		<b>1,373</b>	<b>\$7,706,501,694</b>	<b>100.0%</b>	<b>.</b>

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<b>Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)</b>					
<b>by Market Share</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	146	\$344,628,505	27.0%	128
95315	Good Health HMO Inc DBA Blue-care Inc	60	\$295,545,035	23.2%	61
96377	Group Health Plan Inc	49	\$173,750,360	13.6%	85
95489	Coventry Health Care Of Kansas Inc	54	\$117,338,640	9.2%	139
95309	Mercy Health Plans Of Missouri Inc	31	\$115,180,477	9.0%	81
96385	United Healthcare Of The Midwest Inc	28	\$67,828,482	5.3%	125
95885	Humana Health Plan Inc	26	\$46,078,201	3.6%	171
95109	Aetna Health Inc	10	\$38,207,505	3.0%	79
95145	Community Health Plan	5	\$26,825,254	2.1%	56
47171	Blue Cross & Blue Shield Of Kansas City	0	\$20,622,371	1.6%	0
95530	Cox Health Systems HMO Inc	7	\$18,221,817	1.4%	116
95635	CIGNA Healthcare Of St Louis Inc	2	\$5,217,696	0.4%	116
95209	CIGNA Healthcare Of Ohio Inc	2	\$4,871,791	0.4%	124
96475	Healthlink HMO Inc	0	\$235,767	0.0%	0
10253	Great-West Healthcare Of KS/MO- <i>Withdrawn</i>	1	.	.	.
<b>Total</b>		<b>421</b>	<b>\$1,274,551,903</b>	<b>100.0%</b>	<b>.</b>

**Complaint Indices**

**Top 40 Writers by Line**

**Alpha by Company**

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<b>Property and Casualty Complaint Indices (Excluding Accident and Health)</b>					
<b>Top Forty Writers, Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
22667	Ace American Insurance Company	9	\$69,088,235	0.8%	20
20699	Ace Property & Casualty Insurance Company	1	\$85,526,601	1.0%	2
42579	Allied Property & Casualty Insurance Company	41	\$50,642,762	0.6%	126
19232	Allstate Insurance Company	104	\$66,140,061	0.8%	244
17230	Allstate Property & Casualty Insurance Company	122	\$79,151,615	1.0%	239
19100	AMCO Insurance Company	34	\$52,795,939	0.6%	100
19275	American Family Mutual Insurance Company	520	\$800,426,925	9.6%	101
19380	American Home Assurance Company	26	\$43,973,725	0.5%	92
19283	American Standard Insurance Co of WI	72	\$59,980,038	0.7%	186
27235	Auto Club Family Insurance Company	80	\$49,358,882	0.6%	252
18988	Auto Owners Insurance Company	19	\$44,852,054	0.5%	66
15512	Automobile Club Inter-insurance Exchange	107	\$90,878,843	1.1%	183
15725	Cameron Mutual Insurance Company	33	\$47,502,867	0.6%	108
10677	Cincinnati Insurance Company The	15	\$78,094,502	0.9%	30
20443	Continental Casualty Company	5	\$61,281,180	0.7%	13
35289	Continental Insurance Company The	3	\$166,521,644	2.0%	3
21482	Factory Mutual Insurance Company	0	\$47,730,183	0.6%	0
26859	Farm Bureau Town & Country Ins Co Of MO	167	\$128,109,999	1.5%	202
21628	Farmers Insurance Company Inc	141	\$135,027,214	1.6%	162
20281	Federal Insurance Company	4	\$78,426,311	0.9%	8
35882	GEICO General Ins Co	71	\$51,019,743	0.6%	216
22136	Great American Insurance Company Of NY	0	\$52,182,965	0.6%	0
30104	Hartford Underwriters Insurance Company	19	\$47,557,565	0.6%	62
23035	Liberty Mutual Fire Insurance Company	50	\$91,060,408	1.1%	85
21687	Mid Century Insurance Company	107	\$76,698,292	0.9%	217
23515	Midwestern Indemnity Company The	46	\$46,790,734	0.6%	153
10191	Missouri Employers Mutual Insurance Company	24	\$126,884,679	1.5%	29
19445	National Union Fire Insurance Company Of	8	\$71,110,656	0.9%	17
24147	Old Republic Insurance Company	6	\$47,192,728	0.6%	20
16322	Progressive Direct Insurance Company	40	\$49,255,658	0.6%	126
37834	Progressive Preferred Insurance Company	72	\$76,131,570	0.9%	147
24740	Safeco Insurance Company Of America	38	\$52,969,523	0.6%	111
39012	Safeco Insurance Company Of Illinois	152	\$114,277,946	1.4%	206
23388	Shelter Mutual Insurance Company	157	\$282,777,002	3.4%	86
25143	State Farm Fire & Casualty Company	316	\$502,330,663	6.0%	98
25178	State Farm Mutual Automobile Insurance Co	292	\$596,128,786	7.2%	76
27998	Travelers Home & Marine Insurance Company	54	\$59,324,346	0.7%	141
25674	Travelers Prop Casualty Co of America	13	\$63,335,446	0.8%	32
25941	United Services Automobile Association	37	\$59,846,866	0.7%	96
16535	Zurich Insurance Company-Terminated-	14	\$71,366,649	0.9%	30
<b>Top 40 Writers</b>		<b>3,019</b>	<b>\$4,773,751,805</b>	<b>57.3%</b>	<b>.</b>
<b>Total</b>		<b>5,365</b>	<b>\$8,328,728,615</b>	<b>100.0%</b>	<b>.</b>



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**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
42609	Affirmative Insurance Company- <i>Terminated-</i>	105	\$11,308,487	0.4%	868
42579	Allied Property & Casualty Insurance Company	24	\$40,561,813	1.5%	55
29688	Allstate Fire & Casualty Insurance Company	38	\$34,627,685	1.2%	103
19232	Allstate Insurance Company	57	\$41,027,451	1.5%	130
17230	Allstate Property & Casualty Insurance Company	65	\$45,143,934	1.6%	135
19275	American Family Mutual Insurance Company	259	\$435,268,440	15.6%	56
28401	American National Property & Casualty Co	16	\$17,018,496	0.6%	88
19283	American Standard Insurance Co of WI	72	\$59,959,177	2.2%	112
27235	Auto Club Family Insurance Company	30	\$12,061,126	0.4%	232
15512	Automobile Club Inter-insurance Exchange	107	\$90,567,632	3.2%	110
15725	Cameron Mutual Insurance Company	19	\$17,639,986	0.6%	101
40371	Columbia Mutual Insurance Company	12	\$12,938,247	0.5%	87
10783	Cornerstone National Insurance Company	19	\$16,162,311	0.6%	110
21164	Dairyland Insurance Company	21	\$14,412,995	0.5%	136
25712	Esurance Insurance Company	31	\$15,440,439	0.6%	188
26859	Farm Bureau Town & Country Ins Co Of MO	55	\$55,982,034	2.0%	92
21628	Farmers Insurance Company Inc	140	\$135,027,214	4.8%	97
19852	Financial Indemnity Company	29	\$8,873,120	0.3%	305
35882	GEICO General Ins Co	71	\$51,019,775	1.8%	130
22055	GEICO Indemnity Company	48	\$27,732,154	1.0%	162
22063	Government Employees Insurance Co	17	\$20,190,139	0.7%	79
37478	Hartford Insurance Company Of Midwest The	14	\$10,082,163	0.4%	130
30104	Hartford Underwriters Insurance Company	11	\$14,361,619	0.5%	72
23035	Liberty Mutual Fire Insurance Company	21	\$30,000,167	1.1%	65
21687	Mid Century Insurance Company	31	\$27,850,759	1.0%	104
23515	Midwestern Indemnity Company The	24	\$18,193,502	0.7%	123
26093	Nationwide Affinity Insurance Co Of America	12	\$21,968,746	0.8%	51
16322	Progressive Direct Insurance Company	40	\$49,255,658	1.8%	76
24279	Progressive Max Insurance Company	17	\$22,016,640	0.8%	72
42919	Progressive Northwestern Insurance Company	31	\$25,755,893	0.9%	112
37834	Progressive Preferred Insurance Company	71	\$75,672,531	2.7%	88
34690	Property & Casualty Insurance Co of Hartford	20	\$11,831,401	0.4%	158
39012	Safeco Insurance Company Of Illinois	152	\$114,277,946	4.1%	124
23388	Shelter Mutual Insurance Company	72	\$145,947,327	5.2%	46
25143	State Farm Fire & Casualty Company	33	\$45,227,013	1.6%	68
25178	State Farm Mutual Automobile Insurance Co	286	\$583,348,001	20.9%	46
27998	Travelers Home & Marine Insurance Company	30	\$37,621,317	1.3%	75
29459	Twin City Fire Insurance Company	23	\$14,329,739	0.5%	150
25941	United Services Automobile Association	28	\$36,845,748	1.3%	71
25968	USAA Casualty Insurance Company	12	\$22,292,705	0.8%	50
<b>Top 40 Writers</b>		<b>2,163</b>	<b>\$2,469,841,527</b>	<b>88.6%</b>	<b>.</b>
<b>Total</b>		<b>2,983</b>	<b>\$2,787,987,074</b>	<b>100.0%</b>	<b>.</b>

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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Homeowners Insurance Complaint Indices					
Top Forty Writers, Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
42579	Allied Property & Casualty Insurance Company	15	\$9,103,351	0.6%	151
19240	Allstate Indemnity Company	42	\$23,219,774	1.5%	166
19232	Allstate Insurance Company	40	\$18,408,727	1.2%	199
17230	Allstate Property & Casualty Insurance Company	54	\$32,778,232	2.2%	151
19100	AMCO Insurance Company	13	\$17,103,568	1.1%	70
21849	American Automobile Insurance Company	4	\$9,551,679	0.6%	38
19275	American Family Mutual Insurance Company	214	\$254,545,521	17.0%	77
23469	American Modern Home Insurance Co	6	\$5,481,798	0.4%	100
28401	American National Property & Casualty Co	11	\$11,543,678	0.8%	87
42978	American Security Insurance Company	5	\$17,047,931	1.1%	27
27235	Auto Club Family Insurance Company	50	\$34,300,528	2.3%	133
18988	Auto Owners Insurance Company	8	\$15,484,253	1.0%	47
15725	Cameron Mutual Insurance Company	11	\$16,885,348	1.1%	60
20990	Country Mutual Insurance Company	17	\$10,546,571	0.7%	148
21482	Factory Mutual Insurance Company	0	\$8,155,208	0.5%	0
26859	Farm Bureau Town & Country Ins Co Of MO	101	\$59,756,001	4.0%	155
19194	Farmers Alliance Mutual Insurance Company	14	\$4,939,827	0.3%	260
21652	Farmers Insurance Exchange	37	\$20,354,524	1.4%	166
21660	Fire Insurance Exchange	48	\$26,564,760	1.8%	165
11185	Foremost Insurance Company	18	\$8,881,626	0.6%	186
20303	Great Northern Insurance Company	0	\$7,596,051	0.5%	0
30104	Hartford Underwriters Insurance Company	6	\$8,305,762	0.6%	66
20419	Homesite Indemnity Company	54	\$6,395,521	0.4%	773
23035	Liberty Mutual Fire Insurance Company	19	\$21,003,226	1.4%	83
14400	Lititz Mutual Insurance Company	10	\$7,427,010	0.5%	123
26298	Metropolitan Property & Casualty Insurance Co	10	\$4,898,900	0.3%	187
21687	Mid Century Insurance Company	76	\$38,974,609	2.6%	179
23515	Midwestern Indemnity Company The	19	\$12,958,328	0.9%	134
26093	Nationwide Affinity Insurance Co Of America	5	\$9,769,525	0.7%	47
23787	Nationwide Mutual Insurance Company	5	\$6,372,987	0.4%	72
24260	Progressive Casualty Insurance Company	13	\$5,374,054	0.4%	222
34690	Property & Casualty Insurance Co of Hartford	18	\$9,802,316	0.7%	168
24740	Safeco Insurance Company Of America	34	\$38,632,699	2.6%	81
23388	Shelter Mutual Insurance Company	82	\$109,964,257	7.3%	68
19070	Standard Fire Insurance Company	38	\$24,472,089	1.6%	142
25127	State Auto Property & Casualty Insurance Co	3	\$6,247,747	0.4%	44
25143	State Farm Fire & Casualty Company	263	\$362,932,040	24.2%	66
27998	Travelers Home & Marine Insurance Company	23	\$19,485,452	1.3%	108
25941	United Services Automobile Association	8	\$20,166,630	1.3%	36
25968	USAA Casualty Insurance Company	4	\$9,942,934	0.7%	37
<b>Top 40 Writers</b>		<b>1,398</b>	<b>\$1,335,375,041</b>	<b>89.1%</b>	<b>.</b>
<b>Total</b>		<b>1,636</b>	<b>\$1,498,185,214</b>	<b>100.0%</b>	<b>.</b>

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**Accident and Health Insurance Complaint Indices**

**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
60054	Aetna Life Insurance Company	64	\$185,503,673	2.7%	64
60305	American Community Mutual Insurance Co	97	\$46,273,167	0.7%	390
60380	American Family Life Assurance Co of Col.	44	\$84,291,532	1.2%	97
19275	American Family Mutual Insurance Company	15	\$29,995,190	0.4%	93
60836	American Republic Insurance Company	10	\$29,268,035	0.4%	64
28207	Anthem Insurance Companies Inc	0	\$39,487,711	0.6%	0
61263	Bankers Life & Casualty Company	79	\$44,558,905	0.6%	330
47171	Blue Cross & Blue Shield Of Kansas City	183	\$862,165,337	12.5%	39
62146	Combined Insurance Co Of America	14	\$21,190,252	0.3%	123
62308	Connecticut General Life Ins Co	18	\$95,492,958	1.4%	35
68500	Continental Life Ins Co Of Brentwood TN	9	\$23,193,282	0.3%	72
81973	Coventry Health & Life Insurance Company	150	\$322,670,791	4.7%	86
60040	Cox Health Systems Insurance Company	28	\$63,250,597	0.9%	82
13935	Federated Mutual Insurance Company	7	\$20,135,340	0.3%	65
90328	First Health Life & Health Insurance Company	4	\$76,781,872	1.1%	10
70025	Genworth Life Insurance Company	14	\$34,816,081	0.5%	75
62286	Golden Rule Insurance Company	73	\$55,436,283	0.8%	245
64246	Guardian Life Insurance Company Of America	17	\$63,660,881	0.9%	50
70815	Hartford Life & Accident Insurance Company	16	\$61,703,319	0.9%	48
78972	Healthy Alliance Life Insurance Co	1,147	\$1,551,143,021	22.4%	137
73288	Humana Insurance Company	89	\$392,820,311	5.7%	42
65838	John Hancock Life Insurance Company	9	\$25,321,306	0.4%	66
11529	Mercy Health Plans	82	\$195,957,472	2.8%	78
65978	Metropolitan Life Insurance Company	16	\$82,603,836	1.2%	36
71412	Mutual Of Omaha Insurance Company	25	\$44,539,648	0.6%	104
19445	National Union Fire Insurance Company Of	31	\$107,775,624	1.6%	53
67091	Northwestern Mutual Life Insurance Company	0	\$20,090,019	0.3%	0
67660	Pennsylvania Life Insurance Company	7	\$64,548,675	0.9%	20
61271	Principal Life Insurance Company	52	\$83,762,090	1.2%	115
68284	Pyramid Life Insurance Company	28	\$26,116,137	0.4%	199
69019	Standard Insurance Company	7	\$33,649,082	0.5%	39
25178	State Farm Mutual Automobile Insurance Co	2	\$31,607,521	0.5%	12
69477	Time Insurance Company	103	\$48,490,712	0.7%	395
86231	Transamerica Life Insurance Company	39	\$28,058,202	0.4%	258
80314	Unicare Life & Health Insurance Company	19	\$26,656,898	0.4%	132
70408	Union Security Insurance Company	16	\$28,712,574	0.4%	104
92916	United American Insurance Company	60	\$23,347,297	0.3%	478
79413	United Healthcare Insurance Company	400	\$1,005,525,143	14.5%	74
62235	Unum Life Insurance Company Of America	29	\$50,807,213	0.7%	106
32395	Vision Service Plan Insurance Company	1	\$31,834,605	0.5%	6
<b>Top 40 Writers</b>		<b>3,004</b>	<b>\$6,063,242,589</b>	<b>87.7%</b>	<b>.</b>
<b>Total</b>		<b>3,719</b>	<b>\$6,913,143,390</b>	<b>100.0%</b>	<b>.</b>

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**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007-2009	Complaint Index
71471	Ability Insurance Company	3	\$918,189	0.4%	316
90611	Allianz Life Insurance Co Of North America	1	\$5,381,044	2.3%	18
19275	American Family Mutual Insurance Company	0	\$793,493	0.3%	0
60534	American Heritage Life Insurance Company	2	\$928,152	0.4%	208
60836	American Republic Insurance Company	0	\$971,203	0.4%	0
61263	Bankers Life & Casualty Company	50	\$20,674,265	9.0%	234
47171	Blue Cross & Blue Shield Of Kansas City	1	\$755,224	0.3%	128
20443	Continental Casualty Company	6	\$8,652,543	3.8%	67
71404	Continental General Insurance Company	1	\$906,418	0.4%	107
62626	CUNA Mutual Insurance Society	1	\$747,597	0.3%	129
62952	Equitable Life & Casualty Insurance Company	8	\$8,823,454	3.8%	88
70025	Genworth Life Insurance Company	13	\$34,663,422	15.1%	36
63312	Great American Life Insurance Company	0	\$792,307	0.3%	0
64211	Guarantee Trust Life Insurance Co	3	\$929,559	0.4%	312
65838	John Hancock Life Insurance Company	9	\$25,207,856	10.9%	35
58033	Knights Of Columbus	0	\$1,663,444	0.7%	0
65595	Lincoln Benefit Life Company	2	\$4,782,374	2.1%	40
65935	Massachusetts Mutual Life Insurance Company	0	\$1,718,705	0.7%	0
31119	Medico Insurance Company	5	\$3,152,781	1.4%	153
87726	Metlife Insurance Company Of Connecticut	1	\$1,680,165	0.7%	58
65978	Metropolitan Life Insurance Company	5	\$21,590,371	9.4%	22
71412	Mutual Of Omaha Insurance Company	1	\$5,390,760	2.3%	18
60593	National States Insurance Company	3	\$1,017,221	0.4%	285
66915	New York Life Insurance Company	0	\$3,018,300	1.3%	0
69000	Northwestern Long Term Care Insurance Co	0	\$4,660,302	2.0%	0
63282	Penn Treaty Network America Ins Co- <i>Suspended-</i>	5	\$1,855,655	0.8%	261
80578	Physicians Mutual Insurance Company	1	\$992,168	0.4%	98
68241	Prudential Insurance Company Of America The	2	\$3,499,847	1.5%	55
65005	Riversource Life Insurance Company	3	\$4,045,484	1.8%	72
76325	Senior Health Insurance Company of PA	41	\$6,011,427	2.6%	660
25178	State Farm Mutual Automobile Insurance Co	0	\$5,496,060	2.4%	0
69116	State Life Insurance Company	0	\$894,091	0.4%	0
65021	Stonebridge Life Insurance Company	18	\$2,073,704	0.9%	840
56014	Thrivent Financial For Lutherans	1	\$7,367,956	3.2%	13
69477	Time Insurance Company	0	\$1,536,638	0.7%	0
86231	Transamerica Life Insurance Company	22	\$12,106,467	5.3%	176
70408	Union Security Insurance Company	1	\$1,707,379	0.7%	57
92916	United American Insurance Company	5	\$780,147	0.3%	620
62235	Unum Life Insurance Company Of America	1	\$10,121,859	4.4%	10
70319	Washington National Insurance Co	7	\$1,028,608	0.4%	658
<b>Top 40 Writers</b>		<b>222</b>	<b>\$219,336,636</b>	<b>95.3%</b>	<b>.</b>
<b>Total</b>		<b>238</b>	<b>\$230,251,158</b>	<b>100.0%</b>	<b>.</b>

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Medicare Supplement Insurance Complaint Indices					
Top Forty Writers, Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
71390	Admiral Life Insurance Company Of America	3	\$6,062,659	1.1%	110
12321	American Continental Insurance Company	0	\$3,977,901	0.7%	0
19275	American Family Mutual Insurance Company	0	\$9,890,787	1.8%	0
71773	American National Life Ins Co Of TX	3	\$6,227,819	1.1%	107
60763	American Pioneer Life Insurance Company	6	\$4,418,836	0.8%	302
60836	American Republic Insurance Company	2	\$23,820,638	4.3%	19
61263	Bankers Life & Casualty Company	17	\$20,641,440	3.7%	183
47171	Blue Cross & Blue Shield Of Kansas City	12	\$30,391,933	5.5%	88
61859	Christian Fidelity Life Insurance Co	0	\$17,227,663	3.1%	0
62146	Combined Insurance Co Of America	1	\$4,985,109	0.9%	45
78174	Conseco Health Insurance Company	6	\$3,684,327	0.7%	362
60682	Conseco Insurance Company	1	\$1,549,438	0.3%	144
71404	Continental General Insurance Company	1	\$1,443,322	0.3%	154
68500	Continental Life Ins Co Of Brentwood TN	6	\$16,988,460	3.1%	79
62952	Equitable Life & Casualty Insurance Company	1	\$4,280,562	0.8%	52
65536	Genworth Life & Annuity Insurance Company	1	\$3,233,892	0.6%	69
62286	Golden Rule Insurance Company	2	\$2,740,279	0.5%	162
70815	Hartford Life & Accident Insurance Company	0	\$10,918,675	2.0%	0
78972	Healthy Alliance Life Insurance Co	74	\$85,644,655	15.4%	192
31119	Medico Insurance Company	1	\$3,083,280	0.6%	72
71412	Mutual Of Omaha Insurance Company	11	\$30,092,025	5.4%	81
60593	National States Insurance Company	2	\$1,986,331	0.4%	224
72125	Physicians Life Insurance Company	0	\$2,075,538	0.4%	0
80578	Physicians Mutual Insurance Company	3	\$4,946,176	0.9%	135
61271	Principal Life Insurance Company	1	\$3,242,340	0.6%	69
68462	Reserve National Insurance Company	0	\$2,906,361	0.5%	0
57657	Royal Neighbors Of America	0	\$6,957,283	1.3%	0
86355	Standard Life & Accident Insurance Company	6	\$6,745,182	1.2%	198
25178	State Farm Mutual Automobile Insurance Co	0	\$10,928,440	2.0%	0
89184	Sterling Investors Life Insurance Company	1	\$11,727,767	2.1%	19
56014	Thrivent Financial For Lutherans	1	\$2,813,167	0.5%	79
86231	Transamerica Life Insurance Company	7	\$5,618,529	1.0%	277
69701	Union Bankers Insurance Company	0	\$1,399,609	0.3%	0
92916	United American Insurance Company	2	\$9,247,566	1.7%	48
79413	United Healthcare Insurance Company	19	\$142,995,582	25.7%	30
69868	United Of Omaha Life Insurance Company	2	\$8,733,726	1.6%	51
63479	United Teacher Associates Insurance Co	9	\$1,991,081	0.4%	1,005
72850	United World Life Insurance Company	9	\$17,403,790	3.1%	115
69663	USAA Life Insurance Company	0	\$1,560,689	0.3%	0
70319	Washington National Insurance Co	7	\$3,199,005	0.6%	487
<b>Top 40 Writers</b>		<b>217</b>	<b>\$537,781,864</b>	<b>96.7%</b>	<b>.</b>
<b>Total</b>		<b>250</b>	<b>\$555,978,471</b>	<b>100.0%</b>	<b>.</b>

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**Life and Annuity Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
90611	Allianz Life Insurance Co Of North America	36	\$202,613,116	2.6%	100
92738	American Equity Investment Life Ins Co	9	\$66,729,910	0.9%	76
60399	American Family Life Insurance Company	8	\$49,326,925	0.6%	91
60488	American General Life Insurance Co	29	\$64,227,559	0.8%	253
60895	American United Life Insurance Co	0	\$116,023,831	1.5%	0
61689	Aviva Life & Annuity Company	21	\$168,548,821	2.2%	70
62944	AXA Equitable Life Insurance Company	10	\$288,369,371	3.7%	19
65536	Genworth Life & Annuity Insurance Company	10	\$59,505,690	0.8%	94
68322	Great-West Life & Annuity Insurance Company	0	\$95,197,007	1.2%	0
88072	Hartford Life Insurance Company	6	\$54,234,796	0.7%	62
86509	ING Life Insurance & Annuity Company	2	\$100,665,016	1.3%	11
80942	ING USA Annuity & Life Ins Co	6	\$164,610,863	2.1%	20
65056	Jackson National Life Insurance Company	14	\$272,672,665	3.5%	29
65838	John Hancock Life Insurance Company	16	\$143,706,302	1.9%	62
65676	Lincoln National Life Insurance Company	16	\$369,509,910	4.8%	24
65935	Massachusetts Mutual Life Insurance Company	7	\$92,770,322	1.2%	42
93513	Metlife Investors Insurance Company	0	\$95,483,564	1.2%	0
61050	Metlife Investors USA Insurance Company	5	\$183,530,706	2.4%	15
65978	Metropolitan Life Insurance Company	53	\$275,599,987	3.6%	108
66168	Minnesota Life Insurance Company	2	\$60,199,578	0.8%	19
91596	New York Life Insurance & Annuity Corporation	7	\$184,878,373	2.4%	21
66915	New York Life Insurance Company	16	\$67,779,012	0.9%	132
67091	Northwestern Mutual Life Insurance Company	9	\$223,561,995	2.9%	23
67172	Ohio National Life Insurance Company The	3	\$50,239,175	0.7%	34
67466	Pacific Life Insurance Company	1	\$180,202,365	2.3%	3
61271	Principal Life Insurance Company	3	\$70,589,207	0.9%	24
68136	Protective Life Insurance Company	14	\$399,854,426	5.2%	20
79227	PRUCO Life Insurance Company	6	\$64,248,771	0.8%	52
86630	Prudential Annuities Life Assurance Corporation	5	\$137,111,217	1.8%	20
68241	Prudential Insurance Company Of America The	32	\$85,056,694	1.1%	211
65005	Riversource Life Insurance Company	2	\$139,142,381	1.8%	8
69108	State Farm Life Insurance Company	15	\$120,682,508	1.6%	70
79065	Sun Life Assurance Of Canada (US	2	\$86,339,247	1.1%	13
60941	Sunamerica Annuity & Life Assurance Company	3	\$333,600,278	4.3%	5
69345	Teachers Insurance & Annuity Association Of	0	\$170,035,927	2.2%	0
56014	Thrivent Financial For Lutherans	3	\$87,561,683	1.1%	19
70688	Transamerica Financial Life Ins Co	1	\$190,595,005	2.5%	3
86231	Transamerica Life Insurance Company	22	\$169,116,368	2.2%	73
70238	Variable Annuity Life Insurance Company	4	\$55,469,362	0.7%	40
92622	Western Southern Life Assurance Company	6	\$51,064,089	0.7%	66
<b>Top 40 Writers</b>		<b>404</b>	<b>\$5,790,654,023</b>	<b>75.1%</b>	<b>.</b>
<b>Total</b>		<b>1,373</b>	<b>\$7,706,501,694</b>	<b>100.0%</b>	<b>.</b>

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<b>Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
95109	Aetna Health Inc	10	\$38,207,505	3.0%	79
47171	Blue Cross & Blue Shield Of Kansas City	0	\$20,622,371	1.6%	0
95209	CIGNA Healthcare Of Ohio Inc	2	\$4,871,791	0.4%	124
95635	CIGNA Healthcare Of St Louis Inc	2	\$5,217,696	0.4%	116
95145	Community Health Plan	5	\$26,825,254	2.1%	56
95489	Coventry Health Care Of Kansas Inc	54	\$117,338,640	9.2%	139
95530	Cox Health Systems HMO Inc	7	\$18,221,817	1.4%	116
95315	Good Health HMO Inc DBA Blue-care Inc	60	\$295,545,035	23.2%	61
10253	Great-West Healthcare Of KS/MO - <i>Withdrawn</i>	1	.	.	.
96377	Group Health Plan Inc	49	\$173,750,360	13.6%	85
96475	Healthlink HMO Inc	0	\$235,767	0.0%	0
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	146	\$344,628,505	27.0%	128
95885	Humana Health Plan Inc	26	\$46,078,201	3.6%	171
95309	Mercy Health Plans Of Missouri Inc	31	\$115,180,477	9.0%	81
96385	United Healthcare Of The Midwest Inc	28	\$67,828,482	5.3%	125
<b>Total</b>		<b>421</b>	<b>\$1,274,551,903</b>	<b>100.0%</b>	<b>.</b>

**All Property and Casualty Writers**

**(Excluding Accident and Health)**

**Complaint Indices**



**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
44725	1st Auto & Casualty Insurance Company	0	\$196,509	0.0%	0
25232	21st Century Advantage Insurance Company	0	\$337,657	0.0%	0
34789	21st Century Centennial Insurance Company	7	\$4,400,195	0.1%	247
12963	21st Century Insurance Company	0	\$1,046,021	0.0%	0
36587	21st Century National Insurance Company	16	\$4,522,247	0.1%	549
32220	21st Century North America Insurance Company	3	\$7,284,604	0.1%	64
20796	21st Century Premier Insurance Company	3	\$1,827,325	0.0%	255
22896	ACA Financial Guaranty Corporation	0	\$266,610	0.0%	0
10349	Acceptance Casualty Insurance Co	1	\$2,058,792	0.0%	75
20010	Acceptance Indemnity Insurance Co	0	\$12,539	0.0%	0
12304	Accident Fund General Insurance Company	1	\$1,768,570	0.0%	88
10166	Accident Fund Ins Co Of America	2	\$23,258,481	0.3%	13
12305	Accident Fund National Insurance Company	1	\$8,184,577	0.1%	19
11573	Accident Insurance Company Inc	0	\$29,156	0.0%	0
26379	Accredited Surety & Casualty Company Inc	0	\$20,003	0.0%	0
22667	Ace American Insurance Company	9	\$69,088,235	0.8%	20
20702	Ace Fire Underwriters Insurance Company	1	\$2,913,633	0.0%	53
20699	Ace Property & Casualty Insurance Company	1	\$85,526,601	1.0%	2
19984	ACIG Insurance Company	0	\$446,684	0.0%	0
22950	Acstar Insurance Company	0	\$72,412	0.0%	0
14184	Acuity A Mutual Insurance Company	5	\$30,930,694	0.4%	25
10324	Addison Insurance Company	3	\$8,498,218	0.1%	55
40517	Advantage Workers Compensation Ins Co	0	\$36,365	0.0%	0
33898	Aegis Security Insurance Company	1	\$187,504	0.0%	828
36153	Aetna Insurance Company Of Connecticut	0	\$15,971	0.0%	0
10014	Affiliated FM Insurance Company	0	\$12,880,112	0.2%	0
42609	Affirmative Insurance Company- <i>Terminated</i>	105	\$11,308,487	0.1%	1,441
42757	Agri General Insurance Company	1	\$23,764,296	0.3%	7
19399	AIU Insurance Company	2	\$1,525,828	0.0%	203
38733	Alaska National Insurance Company	0	\$79,982	0.0%	0
24899	Alea North America Insurance Company	0	\$42,362	0.0%	0
11004	Alfa Specialty Insurance Corporation	1	\$760,468	0.0%	204
12188	Alfa Vision Insurance Corporation	22	\$4,412,996	0.1%	774
13285	Allegheny Casualty Company	0	\$258,135	0.0%	0
19186	Alliance Insurance Company Inc	3	\$2,907,234	0.0%	160
35300	Allianz Global Risks US Insurance Company	0	\$9,917,704	0.1%	0
42579	Allied Property & Casualty Insurance Company	41	\$50,642,762	0.6%	126
10690	Allied World National Assurance Company	0	\$3,668,864	0.0%	0

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<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
41840	Allmerica Financial Benefit Insurance Company	0	\$45,647	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	38	\$34,627,685	0.4%	170
19240	Allstate Indemnity Company	58	\$38,529,699	0.5%	234
19232	Allstate Insurance Company	104	\$66,140,061	0.8%	244
17230	Allstate Property & Casualty Insurance Company	122	\$79,151,615	1.0%	239
38156	Alpha Property & Casualty Insurance Co	5	\$1,304,229	0.0%	595
18708	AMBAC Assurance Corporation	0	\$3,884,435	0.0%	0
19100	AMCO Insurance Company	34	\$52,795,939	0.6%	100
12696	America First Insurance Company	3	\$32	0.0%	9,999
12548	American Agri-business Insurance Company	0	\$15,953,240	0.2%	0
10103	American Agricultural Insurance Co- <i>Terminated</i>	1	\$4,094,838	0.0%	38
19720	American Alternative Insurance Corporation	1	\$12,360,044	0.1%	13
21849	American Automobile Insurance Company	4	\$15,646,493	0.2%	40
10111	American Bankers Insurance Company Of FL	11	\$17,634,306	0.2%	97
20427	American Casualty Company Of Reading PA	2	\$6,740,997	0.1%	46
19941	American Commerce Insurance Company	0	\$228,064	0.0%	0
45934	American Compensation Insurance Company	0	\$390,065	0.0%	0
10216	American Contractors Indemnity Company	0	\$600,063	0.0%	0
19690	American Economy Insurance Company	6	\$8,079,053	0.1%	115
23450	American Family Home Insurance Company	5	\$3,699,809	0.0%	210
19275	American Family Mutual Insurance Company	520	\$800,426,925	9.6%	101
37931	American Farmers & Ranchers Insurance Co	0	\$285,984	0.0%	0
10170	American Federated Insurance Company	0	\$380,861	0.0%	0
24066	American Fire & Casualty Company	1	\$2,737,759	0.0%	57
26247	American Guarantee & Liability Insurance Co	0	\$24,130,846	0.3%	0
43494	American Hallmark Insurance Company Of TX	0	\$292,929	0.0%	0
13331	American Hardware Mutual Insurance Company	0	\$11,650	0.0%	0
19380	American Home Assurance Company	26	\$43,973,725	0.5%	92
21857	American Insurance Company The	2	\$6,692,867	0.1%	46
31895	American Interstate Insurance Company	0	\$6,476,030	0.1%	0
16810	American Mercury Insurance Company	0	\$160,147	0.0%	0
23469	American Modern Home Insurance Co	6	\$10,922,805	0.1%	85
38652	American Modern Select Insurance Company	3	\$2,242,875	0.0%	208
22918	American Motorists Insurance Company	0	\$2,082	0.0%	0
39942	American National General Insurance Company	2	\$1,531,749	0.0%	203
28401	American National Property & Casualty Co	30	\$35,365,712	0.4%	132
12190	American Pet Insurance Company	0	\$82	0.0%	0
19615	American Reliable Insurance Company	3	\$1,894,651	0.0%	246

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<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
19631	American Road Insurance Company	0	\$3,112,804	0.0%	0
39969	American Safety Casualty Insurance Company	0	\$140,834	0.0%	0
42978	American Security Insurance Company	6	\$18,053,239	0.2%	52
42897	American Service Insurance Company	18	\$1,810,755	0.0%	1,543
41998	American Southern Home Insurance Company	0	\$250,417	0.0%	0
10235	American Southern Insurance Company	0	\$53,137	0.0%	0
19283	American Standard Insurance Co of WI	72	\$59,980,038	0.7%	186
19704	American States Insurance Company	6	\$12,020,398	0.1%	77
40800	American Sterling Insurance Company- <i>Withdrawn</i>	2	.	.	.
31380	American Surety Company	0	\$3,720	0.0%	0
40142	American Zurich Insurance Company	0	\$11,942,791	0.1%	0
19488	Amerisure Insurance Company	1	\$19,793,553	0.2%	8
23396	Amerisure Mutual Insurance Company	1	\$16,912,618	0.2%	9
27928	Amex Assurance Company	1	\$1,118,566	0.0%	139
19976	AMICA Mutual Insurance Company	2	\$4,328,507	0.1%	72
15954	Amtrust Insurance Company Of Kansas Inc	0	\$390,073	0.0%	0
34738	ARAG Insurance Company	0	\$117,730	0.0%	0
11150	Arch Insurance Company	1	\$13,582,227	0.2%	11
19860	Argonaut Great Central Insurance Co	1	\$8,658,208	0.1%	18
19801	Argonaut Insurance Company	0	\$1,559,199	0.0%	0
19828	Argonaut Midwest Insurance Company	0	\$1,296,816	0.0%	0
41459	Armed Forces Insurance Exchange	2	\$1,879,351	0.0%	165
10194	Artisan & Truckers Casualty Company	4	\$7,463,244	0.1%	83
21865	Associated Indemnity Corporation	1	\$513,448	0.0%	302
19305	Assurance Company Of America	7	\$7,281,131	0.1%	149
30180	Assured Guaranty Corp	0	\$2,910,162	0.0%	0
41769	Athena Assurance Company	0	\$747	0.0%	0
19895	Atlantic Mutual Insurance Company- <i>Suspended</i>	0	\$65,832	0.0%	0
27154	Atlantic Specialty Insurance Company	0	\$73,435	0.0%	0
25422	Atradius Trade Credit Insurance Inc	0	\$1,326,103	0.0%	0
13412	Austin Mutual Insurance Company	0	\$6,758,640	0.1%	0
27235	Auto Club Family Insurance Company	80	\$49,358,882	0.6%	252
18988	Auto Owners Insurance Company	19	\$44,852,054	0.5%	66
15512	Automobile Club Inter-insurance Exchange	107	\$90,878,843	1.1%	183
19062	Automobile Ins Co Of Hartford CT	6	\$4,703,225	0.1%	198
10367	Avemco Insurance Company	0	\$764,797	0.0%	0
29530	AXA Art Insurance Corporation	0	\$537,660	0.0%	0
33022	AXA Insurance Company	0	\$349,322	0.0%	0

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<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
37273	Axis Insurance Company	0	\$5,103,053	0.1%	0
20370	Axis Reinsurance Company	1	\$1,730,309	0.0%	90
24813	Balboa Insurance Company	11	\$7,124,858	0.1%	240
18538	Bancinsure Inc	0	\$1,404,745	0.0%	0
33162	Bankers Insurance Company	0	\$165,944	0.0%	0
18279	Bankers Standard Insurance Company	0	\$1,296,286	0.0%	0
29513	Bar Plan Mutual Insurance Company The	0	\$13,196,486	0.2%	0
10966	Bar Plan Surety & Fidelity Company, The	0	\$640,370	0.0%	0
38245	BCS Insurance Company	3	\$2,521,964	0.0%	185
37540	Beazley Insurance Company Inc	0	\$2,078,644	0.0%	0
41394	Benchmark Insurance Company	0	\$500,481	0.0%	0
32603	Berkley Insurance Company- <i>Terminated</i>	0	\$130,000	0.0%	0
29580	Berkley Regional Insurance Company	0	\$278,552	0.0%	0
13070	Berkshire Hathaway Assurance Corporation	0	\$255,080	0.0%	0
20095	Bituminous Casualty Corporation	2	\$10,426,457	0.1%	30
20109	Bituminous Fire & Marine Ins Co	0	\$1,617,141	0.0%	0
12311	Bloomington Compensation Insurance Company	0	\$464,842	0.0%	0
27081	Bond Safeguard Insurance Company	0	\$346,562	0.0%	0
19658	Bristol West Insurance Company	21	\$7,309,917	0.1%	446
13528	Brotherhood Mutual Insurance Co	2	\$7,433,325	0.1%	42
35955	California Casualty General Insurance Company	2	\$2,731,086	0.0%	114
20117	California Casualty Indemnity Exchange	3	\$958,703	0.0%	486
20125	California Casualty Insurance Company	0	\$483	0.0%	0
15725	Cameron Mutual Insurance Company	33	\$47,502,867	0.6%	108
42498	Cameron National Insurance Company	0	\$6,598,140	0.1%	0
36340	Camico Mutual Insurance Company	0	\$695,000	0.0%	0
10464	Canal Insurance Company	8	\$3,645,471	0.0%	341
26069	Canners Exchange - <i>Terminated</i>	3	\$7,679,026	0.1%	61
30589	Capital City Insurance Company Inc	0	\$111,291	0.0%	0
10472	Capitol Indemnity Corporation	2	\$1,777,070	0.0%	175
10510	Carolina Casualty Insurance Company	5	\$7,405,583	0.1%	105
40134	Castlepoint National Insurance Company	1	\$634,667	0.0%	245
11255	Caterpillar Insurance Company	0	\$17,631,200	0.2%	0
19518	Catlin Insurance Company Inc	0	\$890,546	0.0%	0
19909	Centennial Insurance Company- <i>Suspended</i>	0	\$28,852	0.0%	0
34274	Central States Indemnity Company Of Omaha	0	\$1,712,539	0.0%	0
42765	Centurion Casualty Company	0	\$83,510	0.0%	0
26905	Century-national Insurance Company	0	\$14,706	0.0%	0

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Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
37524	Charter Indemnity Company	0	\$595,076	0.0%	0
25615	Charter Oak Fire Insurance Co The	8	\$15,518,014	0.2%	80
40258	Chartis Casualty Company	13	\$3,944,765	0.0%	512
19402	Chartis Property Casualty Company	0	\$3,369,756	0.0%	0
10642	Cherokee Insurance Company	1	\$2,867,566	0.0%	54
22810	Chicago Insurance Company	0	\$1,611,409	0.0%	0
10499	Chrysler Insurance Company	0	\$2,262,711	0.0%	0
12777	Chubb Indemnity Insurance Company	0	\$3,409,939	0.0%	0
10052	Chubb National Insurance Company	0	\$2,354,390	0.0%	0
10669	Church Insurance Co The	0	\$67	0.0%	0
18767	Church Mutual Insurance Company	2	\$19,670,137	0.2%	16
25771	CIFG Assurance North America Inc- <i>Suspended-</i>	0	\$3,733	0.0%	0
28665	Cincinnati Casualty Company The	2	\$9,087,732	0.1%	34
23280	Cincinnati Indemnity Company Inc	0	\$4,549,606	0.1%	0
10677	Cincinnati Insurance Company The	15	\$78,094,502	0.9%	30
31534	Citizens Insurance Company Of America	0	\$595,504	0.0%	0
10315	Civic Property & Casualty Co	8	\$1,705,695	0.0%	728
20532	Clarendon National Insurance Company	1	\$153,219	0.0%	1,013
29114	CMG Mortgage Assurance Company	0	\$1,078	0.0%	0
40266	CMG Mortgage Insurance Company	0	\$1,923,879	0.0%	0
30112	CNL Insurance America Inc	0	\$75,911	0.0%	0
31887	Coface North America Insurance Company	0	\$349,153	0.0%	0
34347	Colonial American Casualty & Surety C	0	\$675,261	0.0%	0
10758	Colonial Surety Company	0	\$24,648	0.0%	0
27812	Columbia Insurance Company	0	\$5	0.0%	0
40371	Columbia Mutual Insurance Company	22	\$33,413,286	0.4%	102
19640	Columbia National Insurance Company	6	\$13,600,140	0.2%	68
19410	Commerce & Industry Insurance Co	8	\$30,081,246	0.4%	41
10220	Commonwealth Ins Co Of America	0	\$640,176	0.0%	0
10794	Companion Commercial Insurance Company	0	\$188,107	0.0%	0
12157	Companion Property & Casualty Insurance Co	0	\$391,322	0.0%	0
34711	Computer Insurance Company	0	\$183,317	0.0%	0
10204	Consumers Insurance USA Inc	25	\$9,869,960	0.1%	393
20443	Continental Casualty Company	5	\$61,281,180	0.7%	13
28258	Continental Indemnity Company	0	\$835,121	0.0%	0
35289	Continental Insurance Company The	3	\$166,521,644	2.0%	3
10804	Continental Western Insurance Company	7	\$35,985,846	0.4%	30
37206	Contractors Bonding & Insurance Company	0	\$677,368	0.0%	0

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Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
16411	Cooperative Mutual Insurance Company	0	\$1,024,129	0.0%	0
10783	Cornerstone National Insurance Company	20	\$16,441,934	0.2%	189
20044	Cornhusker Casualty Company	0	\$984	0.0%	0
20982	Country Casualty Insurance Company	0	\$542,327	0.0%	0
20990	Country Mutual Insurance Company	25	\$17,009,399	0.2%	228
21008	Country Preferred Insurance Company	5	\$8,057,749	0.1%	96
26492	Courtesy Insurance Company	0	\$1,031,453	0.0%	0
30082	CPA Insurance Company	0	\$67,232	0.0%	0
29033	Cranbrook Insurance Company	0	\$747	0.0%	0
31348	Crum & Forster Indemnity Company	0	\$825,617	0.0%	0
10847	Cumis Insurance Society Inc	1	\$5,480,720	0.1%	28
21164	Dairyland Insurance Company	21	\$14,412,995	0.2%	226
34924	Dakota Truck Underwriters	0	\$298,728	0.0%	0
32271	Dallas National Insurance Company	0	\$270,938	0.0%	0
16624	Darwin National Assurance Company	0	\$747,417	0.0%	0
16705	Dealers Assurance Company	2	\$962,280	0.0%	323
37907	Deerbrook Insurance Company	1	\$212,256	0.0%	731
37184	Deerfield Insurance Company- <i>Terminated</i>	0	\$67,286	0.0%	0
35408	Delos Insurance Company	0	\$160,288	0.0%	0
18813	Dentists Benefits Insurance Company	0	\$10,302	0.0%	0
42587	Depositors Insurance Company	10	\$12,228,638	0.1%	127
12718	Developers Surety & Indemnity Company	0	\$384,471	0.0%	0
10659	Diamond Insurance Company	0	\$327,735	0.0%	0
42048	Diamond State Insurance Company	3	\$1,490,743	0.0%	312
42781	Direct General Insurance Company	33	\$4,820,542	0.1%	1,063
23736	Direct National Insurance Company	13	\$2,221,809	0.0%	908
36463	Discover Property & Casualty Ins Co	8	\$11,746,563	0.1%	106
34495	Doctors Company An Interins Exchange	0	\$4,165,532	0.1%	0
33499	Dorinco Reinsurance Company	0	\$31,638	0.0%	0
10724	Eastern Alliance Insurance Company	0	\$18,350	0.0%	0
22926	Economy Fire & Casualty Company	0	\$12	0.0%	0
40649	Economy Premier Assurance Company	7	\$6,731,441	0.1%	161
21261	Electric Insurance Company	5	\$12,253,011	0.1%	63
25186	EMC Property & Casualty Company- <i>Terminated</i>	0	\$0	0.0%	0
21407	Emcasco Insurance Company	0	\$5,537,697	0.1%	0
21326	Empire Fire & Marine Insurance Co	11	\$20,834,224	0.3%	82
25402	Employers Assurance Company	0	\$1,368,824	0.0%	0
20648	Employers Fire Insurance Company	0	\$4,886,772	0.1%	0

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<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
21458	Employers Insurance Company Of Wausau	1	\$7,561,198	0.1%	21
21415	Employers Mutual Casualty Company	8	\$15,484,262	0.2%	80
10346	Employers Preferred Insurance Company	0	\$1,220	0.0%	0
32005	Employers Security Insurance Company	0	\$26,662	0.0%	0
15130	Encompass Indemnity Company	13	\$5,422,396	0.1%	372
10071	Encompass Insurance Company Of America	1	\$2,026,260	0.0%	77
10641	Endurance American Insurance Company	0	\$127,688	0.0%	0
28746	Equity Insurance Company	0	\$525,017	0.0%	0
37915	Essentia Insurance Company	0	\$1,169,714	0.0%	0
25712	Esurance Insurance Company	31	\$15,525,204	0.2%	310
20516	Euler Hermes American Credit Indemnity Co	0	\$1,696,997	0.0%	0
10120	Everest National Insurance Company	0	\$3,835,999	0.0%	0
12750	Evergreen National Indemnity Company	0	\$897,487	0.0%	0
10318	Exact Property & Casualty	0	\$19,905	0.0%	0
10003	Excess Share Insurance Corporation	0	\$61,209	0.0%	0
35181	Executive Risk Indemnity Inc	0	\$4,767,309	0.1%	0
21482	Factory Mutual Insurance Company	0	\$47,730,183	0.6%	0
24384	Fairmont Specialty Insurance Company	1	\$-50,658	- 0.0%	-3064
12345	Farm Bureau New Horizons Ins Co Of MS	0	\$1,482,804	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	167	\$128,109,999	1.5%	202
19194	Farmers Alliance Mutual Insurance Company	19	\$7,853,732	0.1%	376
21628	Farmers Insurance Company Inc	141	\$135,027,214	1.6%	162
21652	Farmers Insurance Exchange	39	\$29,932,077	0.4%	202
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$19,714,342	0.2%	0
16381	Farmers Union Cooperative Insurance Company	1	\$398,192	0.0%	390
41483	Farmington Casualty Company	0	\$4,867,869	0.1%	0
13838	Farmland Mutual Insurance Company	0	\$2,965,877	0.0%	0
10178	FCCI Insurance Company	0	\$146,341	0.0%	0
20281	Federal Insurance Company	4	\$78,426,311	0.9%	8
13935	Federated Mutual Insurance Company	6	\$23,003,839	0.3%	40
11118	Federated Rural Electric Insurance Exchange	0	\$4,463,745	0.1%	0
28304	Federated Service Insurance Company	0	\$7,355,201	0.1%	0
39306	Fidelity & Deposit Company Maryland	0	\$10,090,397	0.1%	0
35386	Fidelity & Guaranty Insurance Company	0	\$1,285,912	0.0%	0
25879	Fidelity & Guaranty Insurance Underwriters	0	\$336,220	0.0%	0
25180	Fidelity National Insurance Company	27	\$6,525,356	0.1%	642
16578	Fidelity National Property & Casualty Insurance	1	\$1,332,703	0.0%	116
12815	Financial Guaranty Insurance Company	0	\$432,669	0.0%	0

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<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
19852	Financial Indemnity Company	29	\$8,873,120	0.1%	507
31453	Financial Pacific Insurance Company	0	\$13,935	0.0%	0
18287	Financial Security Assurance Inc- <i>Terminated</i>	0	\$2,685,211	0.0%	0
21660	Fire Insurance Exchange	49	\$31,887,465	0.4%	239
21873	Firemans Fund Insurance Company	5	\$22,309,597	0.3%	35
10336	First Acceptance Insurance Company Inc	38	\$4,551,505	0.1%	1,296
37710	First American Property & Casualty Ins Co	0	\$65,538	0.0%	0
29980	First Colonial Insurance Company	2	\$5,428,429	0.1%	57
11177	First Financial Insurance Company	0	\$1,638	0.0%	0
10676	First Guard Insurance Company	0	\$1,032,106	0.0%	0
33588	First Liberty Insurance Corp The	3	\$2,830,835	0.0%	165
42722	First Marine Insurance Company	2	\$679,817	0.0%	457
24724	First National Insurance Company Of America	0	\$4,321,153	0.1%	0
10859	First Nonprofit Insurance Company	0	\$39	0.0%	0
28519	First Sealord Surety Inc	0	\$107,300	0.0%	0
34916	First Specialty Insurance Corporation	0	\$49,010	0.0%	0
27626	Firstcomp Insurance Company	3	\$11,590,205	0.1%	40
13978	Florists Mutual Insurance Company	0	\$1,189,040	0.0%	0
11185	Foremost Insurance Company	29	\$15,201,870	0.2%	296
11800	Foremost Property & Casualty Insurance Co	6	\$1,804,796	0.0%	516
41513	Foremost Signature Insurance Company	5	\$4,885,944	0.1%	159
10801	Fortress Insurance Company	0	\$166,495	0.0%	0
14249	Founders Insurance Company	0	\$355,637	0.0%	0
12361	Galen Insurance Company	0	\$2,624,737	0.0%	0
21253	Garrison Property & Casualty Insurance Co	0	\$2,293,695	0.0%	0
28339	Gateway Insurance Company	5	\$1,567,602	0.0%	495
41491	GEICO Casualty Company	5	\$1,871,361	0.0%	415
35882	GEICO General Ins Co	71	\$51,019,743	0.6%	216
22055	GEICO Indemnity Company	48	\$27,732,520	0.3%	269
24414	General Casualty Company Of Wisconsin	8	\$14,129,155	0.2%	88
18821	General Casualty Insurance Company	0	\$556,146	0.0%	0
30007	General Fidelity Insurance Company	0	\$697,377	0.0%	0
24732	General Insurance Company Of America	0	\$5,637,920	0.1%	0
22039	General Reinsurance Corporation	0	\$989,935	0.0%	0
11967	General Star National Ins Co	0	\$580,331	0.0%	0
11231	Generali U S Branch	0	\$1,435,894	0.0%	0
38962	Genesis Insurance Company	0	\$352,956	0.0%	0
41432	Genworth Home Equity Insurance Corporation	0	\$58,384	0.0%	0



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38458	Genworth Mortgage Insurance Corporation	0	\$17,511,537	0.2%	0
18759	Genworth Residential Mortgage Assurance Corp	0	\$1,871	0.0%	0
29823	Genworth Residential Mortgage Insurance Corp	0	\$287,835	0.0%	0
41343	Gerling America Insurance Company	0	\$190,877	0.0%	0
11044	GMAC Insurance Company Online Inc	3	\$2,116,001	0.0%	220
22063	Government Employees Insurance Co	17	\$20,427,570	0.2%	129
26310	Granite Re Inc	0	\$1,160,928	0.0%	0
23809	Granite State Insurance Company	1	\$5,366,807	0.1%	29
36307	Gray Insurance Company The	0	\$306,421	0.0%	0
26832	Great American Alliance Insurance Company	0	\$1,190,165	0.0%	0
26344	Great American Assurance Company	1	\$10,915,978	0.1%	14
16691	Great American Insurance Company	3	\$12,057,679	0.1%	39
22136	Great American Insurance Company Of NY	0	\$52,182,965	0.6%	0
31135	Great American Security Insurance Company	0	\$1,216	0.0%	0
33723	Great American Spirit Insurance Company	0	\$283,886	0.0%	0
25224	Great Divide Insurance Company	0	\$3,941,563	0.0%	0
20303	Great Northern Insurance Company	0	\$20,912,131	0.3%	0
11371	Great West Casualty Company	11	\$29,278,754	0.4%	58
22322	Greenwich Insurance Company	1	\$5,292,610	0.1%	29
14117	Grinnell Mutual Reinsurance Company	17	\$18,319,627	0.2%	144
16144	Grinnell Select Insurance Company	1	\$2,475,643	0.0%	63
36650	Guarantee Company Of North America USA	0	\$207,780	0.0%	0
11398	Guarantee Insurance Company	0	\$8,504,148	0.1%	0
42331	Guideone America Insurance Company	2	\$3,506,998	0.0%	89
42803	Guideone Elite Insurance Company	0	\$5,871,118	0.1%	0
15032	Guideone Mutual Insurance Company	12	\$8,043,837	0.1%	232
14559	Guideone Specialty Mutual Insurance Company	2	\$2,826,643	0.0%	110
34037	Hallmark Insurance Company	5	\$1,755,764	0.0%	442
36064	Hanover American Insurance Company The	0	\$2,802	0.0%	0
22292	Hanover Insurance Company The	0	\$4,098,395	0.0%	0
26433	Harco National Insurance Company	1	\$3,041,343	0.0%	51
23582	Harleysville Insurance Company	1	\$763,646	0.0%	203
14168	Harleysville Mutual Insurance Co	0	\$168,101	0.0%	0
22357	Hartford Accident & Indemnity Co	3	\$7,954,288	0.1%	59
29424	Hartford Casualty Insurance Co	5	\$31,768,170	0.4%	24
19682	Hartford Fire Insurance Company	7	\$34,996,229	0.4%	31
37478	Hartford Insurance Company Of Midwest The	17	\$17,253,109	0.2%	153
11452	Hartford Steam Boiler Inspection & Ins	0	\$2,017,212	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
30104	Hartford Underwriters Insurance Company	19	\$47,557,565	0.6%	62
31550	Haulers Insurance Company Inc	6	\$6,005,754	0.1%	155
36919	Hawkeye Security Insurance Company	6	\$16,865,289	0.2%	55
35904	Health Care Indemnity Inc	0	\$525,285	0.0%	0
32077	Heritage Casualty Insurance Company	0	\$10,064	0.0%	0
39527	Heritage Indemnity Company	0	\$188,626	0.0%	0
10200	Hiscox Insurance Company Inc	0	\$130,763	0.0%	0
14206	Holyoke Mutual Insurance Company In Salem	0	\$66,273	0.0%	0
20419	Homesite Indemnity Company	54	\$6,527,131	0.1%	1,284
22578	Horace Mann Insurance Company	1	\$542,638	0.0%	286
22756	Horace Mann Property & Casualty Ins Co	1	\$1,687,078	0.0%	92
10069	Housing Authority Property Insurance A Mutual	0	\$399,521	0.0%	0
28657	HSBC Insurance Company Of Delaware	0	\$169,780	0.0%	0
25054	Hudson Insurance Company	0	\$1,704,878	0.0%	0
29068	IDS Property Casualty Insurance Company	1	\$4,779,954	0.1%	32
23817	Illinois National Insurance Company	0	\$9,481,393	0.1%	0
11487	Imperial Casualty & Indemnity Company	0	\$51,176	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$10,139,719	0.1%	0
29831	Independent Mutual Fire Insurance Company	0	\$75,791	0.0%	0
14265	Indiana Lumbersmens Mutual Insurance Co	0	\$3,632,980	0.0%	0
39497	Infinity Assurance Insurance Company	4	\$1,859,545	0.0%	334
11738	Infinity Auto Insurance Company	8	\$2,767,075	0.0%	449
10061	Infinity Indemnity Insurance Company	1	\$756,250	0.0%	205
22268	Infinity Insurance Company	1	\$206,366	0.0%	752
12599	Infinity Standard Insurance Company	0	\$94,232	0.0%	0
23264	Inland Insurance Company	0	\$47,244	0.0%	0
22713	Insurance Company Of North America	0	\$59,289	0.0%	0
19429	Insurance Company Of The State Of PA	16	\$32,653,597	0.4%	76
27847	Insurance Company Of The West	0	\$1,322,223	0.0%	0
10922	Insuremax Insurance Company	10	\$1,303,795	0.0%	1,191
22780	Integon General Insurance Corporation	0	\$60,986	0.0%	0
22772	Integon Indemnity Corporation	0	\$73,491	0.0%	0
29742	Integon National Insurance Company	1	\$138,255	0.0%	1,123
33367	Intermed Insurance Company	0	\$6,029,906	0.1%	0
11592	International Fidelity Insurance Company	0	\$1,048,824	0.0%	0
10749	Intrepid Insurance Company	0	\$610,947	0.0%	0
23647	Ironshore Indemnity Inc	0	\$115,712	0.0%	0
32921	Ismie Mutual Insurance Company	0	\$118,726	0.0%	0

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Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
11630	Jefferson Insurance Company	1	\$1,431,751	0.0%	108
14354	Jewelers Mutual Insurance Company	0	\$1,644,302	0.0%	0
15962	Kansas Bankers Surety Company The	0	\$2,843,094	0.0%	0
34703	Kansas Medical Mutual Insurance Company	0	\$2,331,828	0.0%	0
10914	Kemper Independence Insurance Company	2	\$2,265,087	0.0%	137
13073	Keystone Mutual Insurance Company	0	\$257,868	0.0%	0
13722	Knightbrook Insurance Company	0	\$95,719	0.0%	0
26077	Lancer Insurance Company	1	\$2,365,414	0.0%	66
37940	Lexington National Insurance Corporation	0	\$49,645	0.0%	0
13307	Lexon Insurance Company	0	\$576,189	0.0%	0
42404	Liberty Insurance Corporation	3	\$24,541,000	0.3%	19
19917	Liberty Insurance Underwriters Inc.	0	\$3,979,749	0.0%	0
23035	Liberty Mutual Fire Insurance Company	50	\$91,060,408	1.1%	85
23043	Liberty Mutual Insurance Company	13	\$23,779,820	0.3%	85
33855	Lincoln General Insurance Company- <i>Suspended-</i>	2	\$2,645,743	0.0%	117
14400	Lititz Mutual Insurance Company	10	\$8,773,994	0.1%	177
33600	LM Insurance Corporation	2	\$15,209,400	0.2%	20
22977	Lumbermens Mutual Casualty Company	0	\$15,679	0.0%	0
23108	Lumbermens Underwriting Alliance	0	\$645,651	0.0%	0
35769	Lyndon Property Insurance Company	2	\$23,872,896	0.3%	13
10051	Lyndon Southern Insurance Company	0	\$482,699	0.0%	0
36897	Manufacturers Alliance Insurance Company	0	\$275,261	0.0%	0
28932	Markel American Insurance Company	1	\$3,027,257	0.0%	51
38970	Markel Insurance Company	1	\$2,839,179	0.0%	55
19356	Maryland Casualty Company	2	\$4,548,654	0.1%	68
22306	Massachusetts Bay Insurance Company	2	\$1,308,156	0.0%	237
21296	Max America Insurance Company	0	\$65,015	0.0%	0
10784	Maxum Casualty Insurance Company	2	\$1,021,446	0.0%	304
12041	MBIA Insurance Corporation	0	\$725,568	0.0%	0
10686	Medical Liability Alliance	0	\$9,961,402	0.1%	0
11843	Medical Protective Company	0	\$14,535,246	0.2%	0
12754	Medicus Insurance Company	0	\$759,659	0.0%	0
22241	Medmarc Casualty Insurance Company	0	\$405,191	0.0%	0
11030	Memic Indemnity Company	0	\$1,040	0.0%	0
33650	Mendota Insurance Company	24	\$5,746,858	0.1%	648
31968	Merastar Insurance Company	2	\$290,214	0.0%	1,070
14494	Merchants Bonding Company (mutual	0	\$1,087,940	0.0%	0
10502	Meridian Citizens Mutual Insurance Company	0	\$117,806	0.0%	0

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Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
23353	Meridian Security Insurance Company	1	\$4,499,078	0.1%	35
24821	Meritplan Insurance Company	3	\$3,475,716	0.0%	134
40169	Metropolitan Casualty Insurance Company	0	\$326,676	0.0%	0
25321	Metropolitan Direct Property & Casualty Ins	0	\$1,368,007	0.0%	0
39950	Metropolitan General Insurance Company	1	\$166,347	0.0%	933
34339	Metropolitan Group Property & Casualty Ins Co	14	\$7,029,075	0.1%	309
26298	Metropolitan Property & Casualty Insurance Co	16	\$9,878,343	0.1%	251
27014	MFS Mutual Insurance Company	0	\$9,594	0.0%	0
18740	MGIC Indemnity Corporation- <i>Revoked-</i>	0	\$757	0.0%	0
38660	MIC General Insurance Corporation	1	\$707,674	0.0%	219
38601	MIC Property & Casualty Insurance Corporation	0	\$151,685	0.0%	0
14508	Michigan Millers Mutual Insurance Company	1	\$5,654,705	0.1%	27
21687	Mid Century Insurance Company	107	\$76,698,292	0.9%	217
15380	Mid-continent Assurance Company	0	\$7,958	0.0%	0
23418	Mid-continent Casualty Company	1	\$1,831,701	0.0%	85
23434	Middlesex Insurance Company	5	\$2,945,328	0.0%	264
13126	Midwest Builders' Casualty Mutual Company	0	\$8,040,080	0.1%	0
23612	Midwest Employers Casualty Co- <i>Terminated-</i>	0	\$7,627,152	0.1%	0
10895	Midwest Insurance Company	0	\$821,754	0.0%	0
23515	Midwestern Indemnity Company The	46	\$46,790,734	0.6%	153
40185	Millers Classified Insurance Company	6	\$4,217,632	0.1%	221
14583	Millers First Insurance Company	6	\$4,793,097	0.1%	194
26662	Milwaukee Casualty Insurance Co	0	\$4,749	0.0%	0
42234	Minnesota Lawyers Mutual Insurance Company	0	\$56,492	0.0%	0
11964	Missouri Doctors Mutual Insurance Company	1	\$5,000,599	0.1%	31
10191	Missouri Employers Mutual Insurance Company	24	\$126,884,679	1.5%	29
27642	Missouri Hospital Plan	0	\$28,749,555	0.3%	0
11582	Missouri Professionals Mutual	0	\$40,956,847	0.5%	0
20362	Mitsui Sumitomo Ins Co Of America	0	\$1,559,882	0.0%	0
22551	Mitsui Sumitomo Insurance USA Inc	1	\$347,366	0.0%	447
23655	Modern Service Insurance Company	0	\$13,965	0.0%	0
32506	Monroe Guaranty Insurance Company	0	\$38,544	0.0%	0
29858	Mortgage Guaranty Insurance Corporation	0	\$28,700,820	0.3%	0
22012	Motors Insurance Corporation	0	\$4,787,779	0.1%	0
11878	Mutualaid Exchange	0	\$443,075	0.0%	0
23663	National American Insurance Company	0	\$1,258,191	0.0%	0
11991	National Casualty Company	8	\$6,815,946	0.1%	182
10243	National Continental Insurance Company	0	\$213,799	0.0%	0

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<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
16217	National Farmers Union Property & Casualty Co	0	\$748,663	0.0%	0
15679	National Fire & Indemnity Exchange	2	\$209,029	0.0%	1,485
20478	National Fire Insurance Company Of Hartford	1	\$9,277,230	0.1%	17
42447	National General Assurance Company	3	\$918,799	0.0%	507
23728	National General Insurance Company	5	\$5,850,454	0.1%	133
20087	National Indemnity Company	1	\$4,107,564	0.0%	38
27944	National Insurance Association	2	\$94,259	0.0%	3,294
32620	National Interstate Insurance Company	4	\$5,950,598	0.1%	104
20052	National Liability & Fire Insurance Company	1	\$3,790,886	0.0%	41
15474	National Lloyds Insurance Company	5	\$1,523,283	0.0%	510
22608	National Specialty Insurance Company	1	\$745,519	0.0%	208
21881	National Surety Corporation	3	\$8,338,921	0.1%	56
20141	National Trust Insurance Company	0	\$308,404	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	8	\$71,110,656	0.9%	17
26093	Nationwide Affinity Insurance Co Of America	18	\$32,774,258	0.4%	85
28223	Nationwide Agribusiness Insurance Company	1	\$8,300,252	0.1%	19
25453	Nationwide Insurance Company Of America	12	\$11,578,750	0.1%	161
23779	Nationwide Mutual Fire Insurance Company	0	\$167,251	0.0%	0
23787	Nationwide Mutual Insurance Company	16	\$34,113,175	0.4%	73
37877	Nationwide Property & Casualty Insurance Co	0	\$39	0.0%	0
25240	NAU Country Insurance Company	0	\$16,576,906	0.2%	0
42307	Navigators Insurance Company	2	\$5,068,040	0.1%	61
15865	NCMIC Insurance Company	0	\$1,366,966	0.0%	0
10317	Neighborhood Spirit Property & Casualty Co	1	\$75,218	0.0%	2,064
24171	Netherlands Insurance Company The	2	\$18,936,860	0.2%	16
23841	New Hampshire Insurance Company	14	\$33,676,976	0.4%	65
12130	New South Insurance Company	2	\$1,526,970	0.0%	203
16608	New York Marine & General Insurance Co	0	\$1,146,481	0.0%	0
14788	NGM Insurance Company	0	\$8,183	0.0%	0
27073	Nipponkoa Insurance Company LTD	0	\$4,361	0.0%	0
29700	North American Elite Insurance Company	0	\$49,415	0.0%	0
29874	North American Specialty Insurance Company	0	\$2,071,581	0.0%	0
27740	North Pointe Insurance Company	0	\$618,166	0.0%	0
21105	North River Insurance Company The	0	\$1,916,214	0.0%	0
36455	Northbrook Indemnity Company	2	\$16,128	0.0%	9,999
38369	Northern Assurance Company Of America	0	\$2,738,784	0.0%	0
19372	Northern Insurance Company Of New York	0	\$1,072,992	0.0%	0
27987	Northfield Insurance Company	3	\$1,108,847	0.0%	420

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<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
24015	Northland Insurance Company	4	\$10,303,647	0.1%	60
42552	Nova Casualty Company	0	\$976,183	0.0%	0
34630	Oak River Insurance Company	2	\$6,631,860	0.1%	47
23248	Occidental Fire & Casualty Co Of NC	0	\$1,624,152	0.0%	0
24074	Ohio Casualty Insurance Company	8	\$7,961,116	0.1%	156
24104	Ohio Farmers Insurance Company	0	\$47,361	0.0%	0
26565	Ohio Indemnity Company	0	\$1,107,446	0.0%	0
24082	Ohio Security Insurance Company	0	\$326,048	0.0%	0
36625	Old Reliable Casualty Company	17	\$3,980,179	0.0%	663
24139	Old Republic General Insurance Corporation	0	\$835,363	0.0%	0
24147	Old Republic Insurance Company	6	\$47,192,728	0.6%	20
40444	Old Republic Surety Company	0	\$997,377	0.0%	0
37060	Old United Casualty Company	1	\$1,017,290	0.0%	153
34940	Omni Indemnity Company	8	\$1,061,609	0.0%	1,170
39098	Omni Insurance Company	2	\$363,857	0.0%	853
20621	Onebeacon America Insurance Company	1	\$6,155,931	0.1%	25
21970	Onebeacon Insurance Company	1	\$3,300,553	0.0%	47
32700	Owners Insurance Company	11	\$41,433,332	0.5%	41
22748	Pacific Employers Insurance Company	0	\$1,269,156	0.0%	0
20346	Pacific Indemnity Company	0	\$5,941,381	0.1%	0
37850	Pacific Specialty Insurance Company	0	\$30,051	0.0%	0
10222	PACO Assurance Company Inc	0	\$62,010	0.0%	0
28711	Park Avenue Property & Casualty Insurance Co	0	\$148,483	0.0%	0
18333	Peerless Indemnity Insurance Company	1	\$5,227,714	0.1%	30
24198	Peerless Insurance Company	2	\$9,582,673	0.1%	32
32859	Penn America Insurance Company	0	\$11,764	0.0%	0
14982	Penn Millers Insurance Company	0	\$1,588,510	0.0%	0
21962	Pennsylvania General Insurance Company	0	\$387,121	0.0%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	1	\$3,902,715	0.0%	40
12262	Pennsylvania Manufacturers Association Ins Co	0	\$1,425,450	0.0%	0
41424	Pennsylvania Manufacturers Indemnity Company	0	\$378,515	0.0%	0
14990	Pennsylvania National Mutual Casualty Ins Co	0	\$160,588	0.0%	0
37648	Permanent General Assurance Corporation	3	\$358,546	0.0%	1,299
12297	Petroleum Casualty Company	0	\$135	0.0%	0
13714	Pharmacists Mutual Insurance Company	1	\$6,285,017	0.1%	25
18058	Philadelphia Indemnity Insurance Company	3	\$40,342,282	0.5%	12
25623	Phoenix Insurance Company The	2	\$14,620,877	0.2%	21
13194	Physicians Insurance Mutual	0	\$760,012	0.0%	0

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<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
11704	Physicians Professional Indemnity Association	2	\$8,080,193	0.1%	38
12670	Pioneer General Insurance Company	0	\$2,700	0.0%	0
18619	Platte River Insurance Company	0	\$615,464	0.0%	0
30945	Plaza Insurance Company	0	\$316,450	0.0%	0
27251	PMI Mortgage Insurance Company	0	\$14,935,891	0.2%	0
14460	Podiatry Insurance Company Of America	0	\$1,547,984	0.0%	0
37257	Praetorian Insurance Company	1	\$4,282,805	0.1%	36
44083	Preferred Physicians Medical RRG Inc	0	\$2,922,830	0.0%	0
36234	Preferred Professional Insurance Company	0	\$3,178,107	0.0%	0
10800	Premier Group Insurance Company	0	\$1,073,799	0.0%	0
25704	Pride National Insurance Company	1	\$338,950	0.0%	458
33391	Proassurance Indemnity Company Inc	0	\$16,254,123	0.2%	0
21903	Procentury Insurance Company	0	\$91,772	0.0%	0
34312	Producers Agriculture Insurance Company	0	\$6,873,029	0.1%	0
12513	Professional Liability Insurance Co Of America	0	\$3,229,691	0.0%	0
11127	Professional Solutions Insurance Company	0	\$1,132,159	0.0%	0
25585	Professionals Direct Insurance Company	0	\$1,436,240	0.0%	0
24260	Progressive Casualty Insurance Company	15	\$9,350,217	0.1%	249
42994	Progressive Classic Insurance Company	9	\$6,538,853	0.1%	214
16322	Progressive Direct Insurance Company	40	\$49,255,658	0.6%	126
24279	Progressive Max Insurance Company	17	\$22,796,888	0.3%	116
42919	Progressive Northwestern Insurance Company	35	\$29,815,167	0.4%	182
37834	Progressive Preferred Insurance Company	72	\$76,131,570	0.9%	147
32786	Progressive Specialty Insurance Company	3	\$1,494,270	0.0%	312
34690	Property & Casualty Insurance Co of Hartford	38	\$23,097,875	0.3%	255
12416	Protective Insurance Company	0	\$2,029,159	0.0%	0
39217	QBE Insurance Corporation	0	\$2,178,488	0.0%	0
23752	Quanta Indemnity Company	1	\$-23,080	- 0.0%	-6726
36250	Radian Asset Assurance Inc	0	\$266,417	0.0%	0
33790	Radian Guaranty Inc	0	\$15,270,914	0.2%	0
11853	Ranchers & Farmers Insurance Company	0	\$8,959	0.0%	0
24449	Regent Insurance Company	0	\$5,469,352	0.1%	0
22179	Republic Indemnity Company Of America	0	\$49,615	0.0%	0
43753	Republic Indemnity Company Of California	0	\$21,508	0.0%	0
28452	Republic Mortgage Insurance Company	0	\$12,798,991	0.2%	0
31089	Republic Western Insurance Company	1	\$337,776	0.0%	460
43044	Response Insurance Company	0	\$606,453	0.0%	0
26050	Response Worldwide Insurance Company	4	\$1,271,103	0.0%	489

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Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
36684	Riverport Insurance Company	0	\$1,031,103	0.0%	0
28860	RLI Indemnity Company	0	\$12,521	0.0%	0
13056	RLI Insurance Company	0	\$5,068,648	0.1%	0
42706	Roche Surety & Casualty Company Inc	0	\$85,901	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$532,993	0.0%	0
22314	RSUI Indemnity Company	0	\$8,411,685	0.1%	0
39039	Rural Community Insurance Company	0	\$27,881,738	0.3%	0
25405	Safe Auto Insurance Company	35	\$8,683,408	0.1%	626
24740	Safeco Insurance Company Of America	38	\$52,969,523	0.6%	111
39012	Safeco Insurance Company Of Illinois	152	\$114,277,946	1.4%	206
11123	Safety First Insurance Company	0	\$9,117	0.0%	0
15105	Safety National Casualty Corporation	0	\$12,648,083	0.2%	0
40460	Sagamore Insurance Company	9	\$2,780,553	0.0%	502
16551	Savers Property & Casualty Insurance Company	2	\$20,190,248	0.2%	15
15580	Scottsdale Indemnity Company	1	\$617,410	0.0%	251
15563	Seabright Insurance Company	0	\$1,238,270	0.0%	0
22543	Secura Insurance A Mutual Company	7	\$22,215,349	0.3%	49
10239	Secura Supreme Insurance Company	3	\$4,479,282	0.1%	104
10054	Securian Casualty Company	0	\$156,206	0.0%	0
19879	Security National Insurance Company	0	\$648,273	0.0%	0
12572	Selective Insurance Company Of America	0	\$155,974	0.0%	0
19259	Selective Insurance Company Of South Carolina	2	\$5,521,117	0.1%	56
39926	Selective Insurance Company Of The Southeast	0	\$2,531,743	0.0%	0
10936	Seneca Insurance Company Inc	0	\$628,325	0.0%	0
11000	Sentinel Insurance Company Ltd	13	\$7,496,103	0.1%	269
28460	Sentry Casualty Company	0	\$1,185,357	0.0%	0
24988	Sentry Insurance A Mutual Company	12	\$14,936,712	0.2%	125
21180	Sentry Select Insurance Company	2	\$17,360,396	0.2%	18
36560	Service Insurance Company	0	\$8,435	0.0%	0
11347	SFM Mutual Insurance Company	0	\$10,253	0.0%	0
23361	Shelter General Insurance Company	8	\$9,543,557	0.1%	130
23388	Shelter Mutual Insurance Company	157	\$282,777,002	3.4%	86
26557	Shelter Reinsurance Company	0	\$5,000	0.0%	0
25070	Skandia America Reinsurance Corp- <i>Terminated</i>	0	\$72,516	0.0%	0
11126	Sompo Japan Insurance Company Of America	0	\$1,616,672	0.0%	0
19216	Southern Insurance Company	1	\$4,419,722	0.1%	35
16047	Southern Pioneer Property & Casualty Ins Co	2	\$706,649	0.0%	439
20613	Sparta Insurance Company	0	\$540,062	0.0%	0



**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
24767	St Paul Fire & Marine Insurance Company	2	\$21,355,573	0.3%	15
24775	St Paul Guardian Insurance Company	0	\$867,374	0.0%	0
24791	St Paul Mercury Insurance Company	2	\$10,251,355	0.1%	30
19224	St Paul Protective Insurance Company	0	\$1,452,265	0.0%	0
19070	Standard Fire Insurance Company	38	\$35,045,831	0.4%	168
42986	Standard Guaranty Insurance Company	0	\$233,775	0.0%	0
18023	Star Insurance Company	2	\$2,558,395	0.0%	121
40045	Starnet Insurance Company	0	\$3,223,232	0.0%	0
38318	Starr Indemnity & Liability Company	0	\$696,739	0.0%	0
19530	State Auto National Insurance Company	2	\$607,336	0.0%	511
25127	State Auto Property & Casualty Insurance Co	11	\$23,610,626	0.3%	72
25135	State Automobile Mutual Insurance Company	1	\$1,700,922	0.0%	91
25143	State Farm Fire & Casualty Company	316	\$502,330,663	6.0%	98
25178	State Farm Mutual Automobile Insurance Co	292	\$596,128,786	7.2%	76
12831	State National Insurance Company Inc	1	\$10,176,252	0.1%	15
10952	Stonebridge Casualty Insurance Company	2	\$1,506,865	0.0%	206
10340	Stonington Insurance Company	1	\$4,692,523	0.1%	33
40436	Stratford Insurance Company	0	\$916,238	0.0%	0
10909	Sun Surety Insurance Company	0	\$14,013	0.0%	0
10916	Suretec Insurance Company	0	\$67,393	0.0%	0
24047	Surety Bonding Company Of America	0	\$22,383	0.0%	0
20311	Syncora Guarantee Inc- <i>Suspended-</i>	0	\$876,847	0.0%	0
12866	T H E Insurance Company- <i>Terminated-</i>	0	\$1,425,021	0.0%	0
22683	Teachers Insurance Company	3	\$2,040,618	0.0%	228
42376	Technology Insurance Company	3	\$2,928,410	0.0%	159
25534	TIG Insurance Company	0	\$71	0.0%	0
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$3,149,102	0.0%	0
44300	Tower Insurance Company Of New York	0	\$190,323	0.0%	0
43702	Tower National Insurance Company	0	\$57,273	0.0%	0
37621	Toyota Motor Insurance Company	0	\$209,550	0.0%	0
42749	Traders Insurance Company	35	\$4,144,926	0.0%	1,311
41238	Trans Pacific Insurance Company	0	\$25,532	0.0%	0
28886	Transguard Ins Co of America Inc	2	\$928,488	0.0%	334
33014	Transport Insurance Company- <i>Suspended-</i>	1	.	.	.
20494	Transportation Insurance Company	2	\$4,618,649	0.1%	67
28188	Travco Insurance Company	0	\$951,427	0.0%	0
31194	Travelers Casualty & Surety Co Of America	4	\$29,074,756	0.3%	21
19038	Travelers Casualty & Surety Company	2	\$4,404,069	0.1%	70

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
19046	Travelers Casualty Ins Co of America	1	\$5,271,771	0.1%	29
40282	Travelers Commercial Casualty Company	32	\$19,735,406	0.2%	252
36137	Travelers Commercial Insurance Company	2	\$1,110,731	0.0%	280
27998	Travelers Home & Marine Insurance Company	54	\$59,324,346	0.7%	141
25658	Travelers Indemnity Company	7	\$30,874,475	0.4%	35
25666	Travelers Indemnity Company Of America	5	\$25,134,856	0.3%	31
25682	Travelers Indemnity Company Of Connecticut	4	\$10,279,997	0.1%	60
38130	Travelers Personal Insurance Company	6	\$3,379,140	0.0%	276
25674	Travelers Prop Casualty Co of America	13	\$63,335,446	0.8%	32
36161	Travelers Property Casualty Insurance Company	0	\$2,023,682	0.0%	0
24350	Triad Guaranty Insurance Corporation	0	\$870,504	0.0%	0
28535	Triangle Insurance Company Inc	0	\$8,097	0.0%	0
19887	Trinity Universal Insurance Company	1	\$115,185	0.0%	1,348
00103	Trip Mate Inc	0	\$1,822,473	0.0%	0
41211	Triton Insurance Company	1	\$850,294	0.0%	183
41106	Triumphe Casualty Company	0	\$16,391	0.0%	0
21709	Truck Insurance Exchange	2	\$10,715,139	0.1%	29
27120	Trumbull Insurance Company	5	\$879,286	0.0%	883
29459	Twin City Fire Insurance Company	29	\$32,129,822	0.4%	140
29599	U S Specialty Insurance Company	0	\$4,559,366	0.1%	0
37893	Ullico Casualty Company	0	\$279,141	0.0%	0
25844	Union Insurance Company	0	\$917,957	0.0%	0
21423	Union Insurance Company Of Providence	1	\$902,490	0.0%	172
11770	United Financial Casualty Company	9	\$8,729,236	0.1%	160
13021	United Fire & Casualty Company	10	\$33,463,828	0.4%	46
26999	United Guaranty Mortgage Indemnity Company	0	\$350,081	0.0%	0
15873	United Guaranty Residential Insurance Company	0	\$17,499,919	0.2%	0
16667	United Guaranty Residential Insurance Of NC	0	\$212,723	0.0%	0
41335	United National Specialty Insurance Company	0	\$5,848	0.0%	0
21776	United Security Insurance Company	0	\$11,448	0.0%	0
25941	United Services Automobile Association	37	\$59,846,866	0.7%	96
25887	United States Fidelity & Guaranty Company	0	\$2,958,974	0.0%	0
21113	United States Fire Insurance Company	2	\$6,039,793	0.1%	51
25895	United States Liability Insurance Company	2	\$2,779,070	0.0%	112
29157	United Wisconsin Insurance Company	0	\$3,206,764	0.0%	0
10915	Unitrin Direct Property & Casualty Company	13	\$2,999,891	0.0%	673
25909	Unitrin Preferred Insurance Company	4	\$4,143,573	0.0%	150
42862	Universal Casualty Company	123	\$3,458,873	0.0%	5,520

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<b>Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
32867	Universal Fire & Casualty Insurance Company	0	\$2,776	0.0%	0
25933	Universal Surety Company	1	\$225,878	0.0%	687
13200	Universal Surety Of America	0	\$136,445	0.0%	0
41181	Universal Underwriters Ins Co	3	\$19,486,799	0.2%	24
40843	Universal Underwriters Of TX Insurance Co	0	\$1,118,990	0.0%	0
29998	Upper Hudson National Insurance Company	0	\$567	0.0%	0
25968	USAA Casualty Insurance Company	17	\$33,267,793	0.4%	79
18600	USAA General Indemnity Company	2	\$4,268,851	0.1%	73
25976	Utica Mutual Insurance Company	1	\$2,235,493	0.0%	69
26611	Valiant Insurance Company	0	\$299,409	0.0%	0
20508	Valley Forge Insurance Company	1	\$7,395,513	0.1%	21
21172	Vanliner Insurance Company	1	\$22,017,707	0.3%	7
10815	Verlan Fire Insurance Company	0	\$472,400	0.0%	0
10644	Victoria Automobile Insurance Company	10	\$4,256,086	0.1%	365
42889	Victoria Fire & Casualty Company	0	\$500,435	0.0%	0
20397	Vigilant Insurance Company	2	\$7,965,447	0.1%	39
13137	Viking Insurance Company Of Wisconsin	21	\$7,401,594	0.1%	440
40827	Virginia Surety Company Inc	4	\$1,832,434	0.0%	339
32778	Washington International Insurance Company	0	\$513,918	0.0%	0
26042	Wausau Underwriters Insurance Company	0	\$11,965,185	0.1%	0
25011	Wesco Insurance Company	1	\$3,156,764	0.0%	49
44393	West American Insurance Company	1	\$5,410,680	0.1%	29
15350	West Bend Mutual Insurance Company	0	\$488,216	0.0%	0
21121	Westchester Fire Insurance Company	0	\$9,542,182	0.1%	0
27871	Western Agricultural Insurance Company	5	\$2,087,042	0.0%	372
27502	Western General Insurance Company Inc	0	\$11,297	0.0%	0
10008	Western Insurance Company	0	\$12,825	0.0%	0
13188	Western Surety Company	2	\$9,045,253	0.1%	34
24112	Westfield Insurance Company	0	\$4,191,140	0.1%	0
39845	Westport Insurance Corporation	3	\$15,511,650	0.2%	30
31232	Work First Casualty Company	0	\$420,099	0.0%	0
13250	Workmens Auto Insurance Company	4	\$1,260,090	0.0%	493
24554	XL Insurance America Inc	0	\$4,097,848	0.0%	0
37885	XL Specialty Insurance Company	1	\$12,664,520	0.2%	12
26220	Yosemite Insurance Company	0	\$240,249	0.0%	0
27090	Young America Insurance Company	10	\$3,642,394	0.0%	426
30325	Zale Indemnity Company	0	\$22,707	0.0%	0
13269	Zenith Insurance Company	0	\$5,854,344	0.1%	0

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Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
27855	Zurich American Insurance Company Of Illinois	0	\$3,281,257	0.0%	0
16535	Zurich Insurance Company- <i>Terminated-</i>	14	\$71,366,649	0.9%	30
<b>Total</b>		<b>5,365</b>	<b>\$8,328,728,615</b>	<b>100.0%</b>	<b>.</b>

## **Private Passenger Automobile Insurance**

### **Complaint Indices**

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
44725	1st Auto & Casualty Insurance Company	0	\$184,241	0.0%	0
25232	21st Century Advantage Insurance Company	0	\$337,657	0.0%	0
34789	21st Century Centennial Insurance Company	7	\$3,930,309	0.1%	166
12963	21st Century Insurance Company	0	\$1,046,021	0.0%	0
36587	21st Century National Insurance Company	16	\$4,167,259	0.1%	359
32220	21st Century North America Insurance Company	2	\$2,751,807	0.1%	68
20796	21st Century Premier Insurance Company	3	\$1,827,325	0.1%	153
14184	Acuity A Mutual Insurance Company	1	\$3,606,221	0.1%	26
33898	Aegis Security Insurance Company	0	\$3,402	0.0%	0
42609	Affirmative Insurance Company- <i>Terminated-</i>	105	\$11,308,487	0.4%	868
19399	AIU Insurance Company	2	\$1,408,415	0.1%	133
11004	Alfa Specialty Insurance Corporation	1	\$760,468	0.0%	123
12188	Alfa Vision Insurance Corporation	22	\$4,412,996	0.2%	466
42579	Allied Property & Casualty Insurance Company	24	\$40,561,813	1.5%	55
41840	Allmerica Financial Benefit Insurance Company	0	\$738	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	38	\$34,627,685	1.2%	103
19240	Allstate Indemnity Company	15	\$7,473,141	0.3%	188
19232	Allstate Insurance Company	57	\$41,027,451	1.5%	130
17230	Allstate Property & Casualty Insurance Company	65	\$45,143,934	1.6%	135
38156	Alpha Property & Casualty Insurance Co	3	\$1,010,652	0.0%	277
19100	AMCO Insurance Company	6	\$3,855,917	0.1%	145
21849	American Automobile Insurance Company	0	\$8	0.0%	0
10111	American Bankers Insurance Company Of FL	1	\$1,805,331	0.1%	52
23450	American Family Home Insurance Company	0	\$1,052,599	0.0%	0
19275	American Family Mutual Insurance Company	259	\$435,268,440	15.6%	56
24066	American Fire & Casualty Company	0	\$206,090	0.0%	0
43494	American Hallmark Insurance Company Of TX	0	\$201,911	0.0%	0
19380	American Home Assurance Company	12	\$2,889,747	0.1%	388
23469	American Modern Home Insurance Co	0	\$1,016,775	0.0%	0
38652	American Modern Select Insurance Company	0	\$222,129	0.0%	0
39942	American National General Insurance Company	1	\$1,132,630	0.0%	83
28401	American National Property & Casualty Co	16	\$17,018,496	0.6%	88
19615	American Reliable Insurance Company	0	\$84,352	0.0%	0
39969	American Safety Casualty Insurance Company	0	\$25,953	0.0%	0
42978	American Security Insurance Company	0	\$37,313	0.0%	0
42897	American Service Insurance Company	17	\$1,332,295	0.0%	1,193
19283	American Standard Insurance Co of WI	72	\$59,959,177	2.2%	112
40800	American Sterling Insurance Company- <i>Withdrawn-</i>	2	.	.	.

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**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
19976	AMICA Mutual Insurance Company	1	\$2,266,477	0.1%	41
15954	Amtrust Insurance Company Of Kansas Inc	0	\$2	0.0%	0
41459	Armed Forces Insurance Exchange	1	\$239,641	0.0%	390
19895	Atlantic Mutual Insurance Company- <i>Suspended-</i>	0	\$25,269	0.0%	0
27235	Auto Club Family Insurance Company	30	\$12,061,126	0.4%	232
18988	Auto Owners Insurance Company	0	\$6,194,622	0.2%	0
15512	Automobile Club Inter-insurance Exchange	107	\$90,567,632	3.2%	110
19062	Automobile Ins Co Of Hartford CT	0	\$420,642	0.0%	0
24813	Balboa Insurance Company	2	\$440,603	0.0%	424
18279	Bankers Standard Insurance Company	0	\$314,356	0.0%	0
19658	Bristol West Insurance Company	21	\$7,309,917	0.3%	268
35955	California Casualty General Insurance Company	2	\$2,637,705	0.1%	71
20117	California Casualty Indemnity Exchange	1	\$125,926	0.0%	742
15725	Cameron Mutual Insurance Company	19	\$17,639,986	0.6%	101
42498	Cameron National Insurance Company	0	\$6,598,140	0.2%	0
19909	Centennial Insurance Company- <i>Suspended-</i>	0	\$4,242	0.0%	0
37524	Charter Indemnity Company	0	\$595,076	0.0%	0
40258	Chartis Casualty Company	13	\$2,820,198	0.1%	431
19402	Chartis Property Casualty Company	0	\$834,066	0.0%	0
10052	Chubb National Insurance Company	0	\$577,460	0.0%	0
10677	Cincinnati Insurance Company The	3	\$2,741,414	0.1%	102
31534	Citizens Insurance Company Of America	0	\$13,309	0.0%	0
40371	Columbia Mutual Insurance Company	12	\$12,938,247	0.5%	87
12157	Companion Property & Casualty Insurance Co	0	\$3,630	0.0%	0
10204	Consumers Insurance USA Inc	18	\$3,451,666	0.1%	487
35289	Continental Insurance Company The	1	\$-243	- 0.0%	9,999
10783	Cornerstone National Insurance Company	19	\$16,162,311	0.6%	110
20982	Country Casualty Insurance Company	0	\$542,327	0.0%	0
20990	Country Mutual Insurance Company	8	\$5,134,765	0.2%	146
21008	Country Preferred Insurance Company	5	\$8,057,749	0.3%	58
10847	Cumis Insurance Society Inc	1	\$-1	- 0.0%	9,999
21164	Dairyland Insurance Company	21	\$14,412,995	0.5%	136
37907	Deerbrook Insurance Company	1	\$212,256	0.0%	440
42587	Depositors Insurance Company	6	\$2,491,761	0.1%	225
42781	Direct General Insurance Company	33	\$4,820,542	0.2%	640
23736	Direct National Insurance Company	13	\$2,221,809	0.1%	547
22926	Economy Fire & Casualty Company	0	\$12	0.0%	0
40649	Economy Premier Assurance Company	5	\$2,120,518	0.1%	220

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
21261	Electric Insurance Company	1	\$4,487,282	0.2%	21
21407	Emcasco Insurance Company	0	\$218,878	0.0%	0
21415	Employers Mutual Casualty Company	5	\$43,604	0.0%	9,999
15130	Encompass Indemnity Company	1	\$3,037,227	0.1%	31
10071	Encompass Insurance Company Of America	0	\$916,551	0.0%	0
28746	Equity Insurance Company	0	\$525,017	0.0%	0
37915	Essentia Insurance Company	0	\$1,149,327	0.0%	0
25712	Esurance Insurance Company	31	\$15,440,439	0.6%	188
26859	Farm Bureau Town & Country Ins Co Of MO	55	\$55,982,034	2.0%	92
19194	Farmers Alliance Mutual Insurance Company	3	\$777,490	0.0%	361
21628	Farmers Insurance Company Inc	140	\$135,027,214	4.8%	97
16381	Farmers Union Cooperative Insurance Company	1	\$323,190	0.0%	289
20281	Federal Insurance Company	0	\$777,245	0.0%	0
25180	Fidelity National Insurance Company	2	\$1,739,988	0.1%	107
19852	Financial Indemnity Company	29	\$8,873,120	0.3%	305
21873	Firemans Fund Insurance Company	2	\$4,170,211	0.1%	45
10336	First Acceptance Insurance Company Inc	38	\$4,515,250	0.2%	787
33588	First Liberty Insurance Corp The	3	\$1,519,864	0.1%	184
11185	Foremost Insurance Company	6	\$3,826,025	0.1%	147
41513	Foremost Signature Insurance Company	0	\$77,964	0.0%	0
21253	Garrison Property & Casualty Insurance Co	0	\$1,611,003	0.1%	0
28339	Gateway Insurance Company	3	\$-52,114	- 0.0%	-5380
41491	GEICO Casualty Company	5	\$1,871,361	0.1%	250
35882	GEICO General Ins Co	71	\$51,019,775	1.8%	130
22055	GEICO Indemnity Company	48	\$27,732,154	1.0%	162
24414	General Casualty Company Of Wisconsin	1	\$-135	- 0.0%	9,999
11044	GMAC Insurance Company Online Inc	3	\$2,116,001	0.1%	133
22063	Government Employees Insurance Co	17	\$20,190,139	0.7%	79
26832	Great American Alliance Insurance Company	0	\$384	0.0%	0
26344	Great American Assurance Company	0	\$18,736	0.0%	0
16691	Great American Insurance Company	0	\$5,172	0.0%	0
22136	Great American Insurance Company Of NY	0	\$67	0.0%	0
20303	Great Northern Insurance Company	0	\$1,199,963	0.0%	0
14117	Grinnell Mutual Reinsurance Company	8	\$3,642,649	0.1%	205
16144	Grinnell Select Insurance Company	1	\$2,475,631	0.1%	38
42331	Guideone America Insurance Company	1	\$2,595,001	0.1%	36
42803	Guideone Elite Insurance Company	0	\$1,499,946	0.1%	0
15032	Guideone Mutual Insurance Company	3	\$648,677	0.0%	432



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**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
14559	Guideone Specialty Mutual Insurance Company	0	\$40,173	0.0%	0
34037	Hallmark Insurance Company	5	\$1,130,841	0.0%	413
22292	Hanover Insurance Company The	0	\$10,891	0.0%	0
22357	Hartford Accident & Indemnity Co	2	\$341,145	0.0%	548
29424	Hartford Casualty Insurance Co	0	\$38,489	0.0%	0
19682	Hartford Fire Insurance Company	2	\$704,618	0.0%	265
37478	Hartford Insurance Company Of Midwest The	14	\$10,082,163	0.4%	130
30104	Hartford Underwriters Insurance Company	11	\$14,361,619	0.5%	72
31550	Haulers Insurance Company Inc	4	\$4,207,466	0.2%	89
22578	Horace Mann Insurance Company	0	\$122,472	0.0%	0
22756	Horace Mann Property & Casualty Ins Co	1	\$1,687,078	0.1%	55
29068	IDS Property Casualty Insurance Company	1	\$3,126,390	0.1%	30
23817	Illinois National Insurance Company	0	\$73,222	0.0%	0
39497	Infinity Assurance Insurance Company	4	\$1,859,545	0.1%	201
11738	Infinity Auto Insurance Company	8	\$2,682,446	0.1%	279
10061	Infinity Indemnity Insurance Company	1	\$756,250	0.0%	124
22268	Infinity Insurance Company	1	\$206,366	0.0%	453
19429	Insurance Company Of The State Of PA	13	\$4,916,443	0.2%	247
10922	Insuremax Insurance Company	10	\$1,303,795	0.0%	717
22780	Integon General Insurance Corporation	0	\$60,986	0.0%	0
22772	Integon Indemnity Corporation	0	\$73,491	0.0%	0
29742	Integon National Insurance Company	1	\$87,128	0.0%	1,073
10914	Kemper Independence Insurance Company	1	\$1,194,504	0.0%	78
42404	Liberty Insurance Corporation	2	\$300,786	0.0%	621
23035	Liberty Mutual Fire Insurance Company	21	\$30,000,167	1.1%	65
23043	Liberty Mutual Insurance Company	4	\$538	0.0%	9,999
10051	Lyndon Southern Insurance Company	0	\$264,245	0.0%	0
28932	Markel American Insurance Company	0	\$319,350	0.0%	0
19356	Maryland Casualty Company	0	\$3	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$10,209	0.0%	0
33650	Mendota Insurance Company	24	\$5,746,858	0.2%	390
31968	Merastar Insurance Company	2	\$236,763	0.0%	789
23353	Meridian Security Insurance Company	1	\$4,410,609	0.2%	21
24821	Meritplan Insurance Company	3	\$101,036	0.0%	2,775
40169	Metropolitan Casualty Insurance Company	0	\$326,676	0.0%	0
25321	Metropolitan Direct Property & Casualty Ins	0	\$1,368,007	0.0%	0
39950	Metropolitan General Insurance Company	1	\$166,347	0.0%	562
34339	Metropolitan Group Property & Casualty Ins Co	12	\$5,206,841	0.2%	215

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
26298	Metropolitan Property & Casualty Insurance Co	5	\$4,402,451	0.2%	106
38660	MIC General Insurance Corporation	1	\$707,674	0.0%	132
21687	Mid Century Insurance Company	31	\$27,850,759	1.0%	104
23434	Middlesex Insurance Company	1	\$1,790,358	0.1%	52
23515	Midwestern Indemnity Company The	24	\$18,193,502	0.7%	123
40185	Millers Classified Insurance Company	3	\$2,430,334	0.1%	115
14583	Millers First Insurance Company	2	\$2,388,864	0.1%	78
42447	National General Assurance Company	3	\$918,799	0.0%	305
23728	National General Insurance Company	5	\$5,850,454	0.2%	80
27944	National Insurance Association	2	\$94,259	0.0%	1,983
32620	National Interstate Insurance Company	2	\$327,238	0.0%	571
21881	National Surety Corporation	0	\$323,498	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	3	\$610,998	0.0%	459
26093	Nationwide Affinity Insurance Co Of America	12	\$21,968,746	0.8%	51
25453	Nationwide Insurance Company Of America	5	\$7,892,321	0.3%	59
23787	Nationwide Mutual Insurance Company	3	\$-36,713	- 0.0%	-7637
23841	New Hampshire Insurance Company	0	\$864	0.0%	0
12130	New South Insurance Company	2	\$1,526,970	0.1%	122
36455	Northbrook Indemnity Company	1	\$41,693	0.0%	2,242
24074	Ohio Casualty Insurance Company	0	\$52,096	0.0%	0
34940	Omni Indemnity Company	8	\$1,061,609	0.0%	704
39098	Omni Insurance Company	2	\$363,857	0.0%	514
32700	Owners Insurance Company	2	\$5,638,496	0.2%	33
20346	Pacific Indemnity Company	0	\$476,211	0.0%	0
37850	Pacific Specialty Insurance Company	0	\$15,466	0.0%	0
37648	Permanent General Assurance Corporation	3	\$358,546	0.0%	782
13714	Pharmacists Mutual Insurance Company	0	\$568,054	0.0%	0
18058	Philadelphia Indemnity Insurance Company	2	\$604,202	0.0%	309
25623	Phoenix Insurance Company The	2	\$594,342	0.0%	315
25704	Pride National Insurance Company	1	\$338,950	0.0%	276
24260	Progressive Casualty Insurance Company	2	\$2,043,991	0.1%	91
42994	Progressive Classic Insurance Company	9	\$6,538,499	0.2%	129
16322	Progressive Direct Insurance Company	40	\$49,255,658	1.8%	76
24279	Progressive Max Insurance Company	17	\$22,016,640	0.8%	72
42919	Progressive Northwestern Insurance Company	31	\$25,755,893	0.9%	112
37834	Progressive Preferred Insurance Company	71	\$75,672,531	2.7%	88
32786	Progressive Specialty Insurance Company	3	\$1,494,234	0.1%	188
34690	Property & Casualty Insurance Co of Hartford	20	\$11,831,401	0.4%	158

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**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
43044	Response Insurance Company	0	\$606,453	0.0%	0
26050	Response Worldwide Insurance Company	4	\$1,271,249	0.0%	294
27065	Rockford Mutual Insurance Company	0	\$77,547	0.0%	0
25405	Safe Auto Insurance Company	35	\$8,683,408	0.3%	377
24740	Safeco Insurance Company Of America	3	\$33,290	0.0%	8,423
39012	Safeco Insurance Company Of Illinois	152	\$114,277,946	4.1%	124
40460	Sagamore Insurance Company	6	\$1,304,432	0.0%	430
22543	Secura Insurance A Mutual Company	2	\$167,274	0.0%	1,117
10239	Secura Supreme Insurance Company	1	\$2,543,640	0.1%	37
19879	Security National Insurance Company	0	\$26	0.0%	0
11000	Sentinel Insurance Company Ltd	1	\$236,646	0.0%	395
24988	Sentry Insurance A Mutual Company	6	\$2,635,573	0.1%	213
23361	Shelter General Insurance Company	5	\$4,538,883	0.2%	103
23388	Shelter Mutual Insurance Company	72	\$145,947,327	5.2%	46
19070	Standard Fire Insurance Company	0	\$88,719	0.0%	0
19530	State Auto National Insurance Company	2	\$607,336	0.0%	308
25127	State Auto Property & Casualty Insurance Co	3	\$4,018,406	0.1%	70
25143	State Farm Fire & Casualty Company	33	\$45,227,013	1.6%	68
25178	State Farm Mutual Automobile Insurance Co	286	\$583,348,001	20.9%	46
22683	Teachers Insurance Company	3	\$739,116	0.0%	379
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$8,819	0.0%	0
42749	Traders Insurance Company	35	\$4,144,926	0.1%	789
33014	Transport Insurance Company- <i>Suspended</i> -	1	.	.	.
28188	Travco Insurance Company	0	\$951,427	0.0%	0
36137	Travelers Commercial Insurance Company	1	\$1,110,731	0.0%	84
27998	Travelers Home & Marine Insurance Company	30	\$37,621,317	1.3%	75
25658	Travelers Indemnity Company	0	\$985	0.0%	0
25666	Travelers Indemnity Company Of America	0	\$172,168	0.0%	0
38130	Travelers Personal Insurance Company	6	\$3,379,140	0.1%	166
36161	Travelers Property Casualty Insurance Company	0	\$1,522,385	0.1%	0
19887	Trinity Universal Insurance Company	1	\$-3,106	- 0.0%	9,999
41106	Triumphe Casualty Company	0	\$16,078	0.0%	0
27120	Trumbull Insurance Company	5	\$496,138	0.0%	942
29459	Twin City Fire Insurance Company	23	\$14,329,739	0.5%	150
13021	United Fire & Casualty Company	1	\$672,455	0.0%	139
25941	United Services Automobile Association	28	\$36,845,748	1.3%	71
10915	Unitrin Direct Property & Casualty Company	13	\$2,964,880	0.1%	410
25909	Unitrin Preferred Insurance Company	3	\$2,215,910	0.1%	127

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**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
42862	Universal Casualty Company	123	\$3,276,983	0.1%	3,508
25968	USAA Casualty Insurance Company	12	\$22,292,705	0.8%	50
18600	USAA General Indemnity Company	2	\$3,585,521	0.1%	52
10644	Victoria Automobile Insurance Company	10	\$3,330,818	0.1%	281
42889	Victoria Fire & Casualty Company	0	\$16,494	0.0%	0
20397	Vigilant Insurance Company	1	\$922,627	0.0%	101
13137	Viking Insurance Company Of Wisconsin	21	\$7,401,594	0.3%	265
44393	West American Insurance Company	0	\$937,139	0.0%	0
27871	Western Agricultural Insurance Company	4	\$320,376	0.0%	1,167
27502	Western General Insurance Company Inc	0	\$8,942	0.0%	0
13250	Workmens Auto Insurance Company	4	\$1,260,090	0.0%	297
27090	Young America Insurance Company	10	\$3,642,394	0.1%	257
16535	Zurich Insurance Company- <i>Terminated-</i>	0	\$1	0.0%	0
<b>Total</b>		<b>2,983</b>	<b>\$2,787,987,074</b>	<b>100.0%</b>	<b>.</b>

## **Homeowners Insurance**

### **Complaint Indices**

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**Homeowners Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
32220	21st Century North America Insurance Company	1	\$2,600,503	0.2%	35
14184	Acuity A Mutual Insurance Company	0	\$2,284,940	0.2%	0
10324	Addison Insurance Company	0	\$502,272	0.0%	0
33898	Aegis Security Insurance Company	1	\$157,010	0.0%	583
10014	Affiliated FM Insurance Company	0	\$19,980	0.0%	0
42757	Agri General Insurance Company	0	\$8,369	0.0%	0
19186	Alliance Insurance Company Inc	3	\$2,720,318	0.2%	101
42579	Allied Property & Casualty Insurance Company	15	\$9,103,351	0.6%	151
19240	Allstate Indemnity Company	42	\$23,219,774	1.5%	166
19232	Allstate Insurance Company	40	\$18,408,727	1.2%	199
17230	Allstate Property & Casualty Insurance Company	54	\$32,778,232	2.2%	151
19100	AMCO Insurance Company	13	\$17,103,568	1.1%	70
21849	American Automobile Insurance Company	4	\$9,551,679	0.6%	38
10111	American Bankers Insurance Company Of FL	8	\$1,706,603	0.1%	429
19690	American Economy Insurance Company	0	\$355,445	0.0%	0
23450	American Family Home Insurance Company	4	\$2,548,829	0.2%	144
19275	American Family Mutual Insurance Company	214	\$254,545,521	17.0%	77
24066	American Fire & Casualty Company	1	\$374,443	0.0%	245
43494	American Hallmark Insurance Company Of TX	0	\$91,017	0.0%	0
19380	American Home Assurance Company	1	\$212,654	0.0%	431
21857	American Insurance Company The	1	\$1,492,507	0.1%	61
23469	American Modern Home Insurance Co	6	\$5,481,798	0.4%	100
38652	American Modern Select Insurance Company	3	\$1,750,196	0.1%	157
39942	American National General Insurance Company	1	\$384,819	0.0%	238
28401	American National Property & Casualty Co	11	\$11,543,678	0.8%	87
19615	American Reliable Insurance Company	2	\$990,571	0.1%	185
42978	American Security Insurance Company	5	\$17,047,931	1.1%	27
41998	American Southern Home Insurance Company	0	\$250,417	0.0%	0
19704	American States Insurance Company	1	\$1,515,880	0.1%	60
19488	Amerisure Insurance Company	0	\$976	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$8,079	0.0%	0
27928	Amex Assurance Company	1	\$-3,097	- 0.0%	9,999
19976	AMICA Mutual Insurance Company	1	\$1,773,742	0.1%	52
15954	Amtrust Insurance Company Of Kansas Inc	0	\$181,801	0.0%	0
41459	Armed Forces Insurance Exchange	0	\$1,473,113	0.1%	0
21865	Associated Indemnity Corporation	1	\$229,119	0.0%	400
19895	Atlantic Mutual Insurance Company- <i>Suspended-</i>	0	\$29,695	0.0%	0
13412	Austin Mutual Insurance Company	0	\$314,044	0.0%	0

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**Homeowners Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
27235	Auto Club Family Insurance Company	50	\$34,300,528	2.3%	133
18988	Auto Owners Insurance Company	8	\$15,484,253	1.0%	47
19062	Automobile Ins Co Of Hartford CT	6	\$3,304,889	0.2%	166
33022	AXA Insurance Company	0	\$157,897	0.0%	0
37273	Axis Insurance Company	0	\$437,004	0.0%	0
20370	Axis Reinsurance Company	0	\$2,189	0.0%	0
24813	Balboa Insurance Company	9	\$4,170,835	0.3%	198
18279	Bankers Standard Insurance Company	0	\$622,533	0.0%	0
37540	Beazley Insurance Company Inc	0	\$5,632	0.0%	0
35955	California Casualty General Insurance Company	0	\$90,327	0.0%	0
20117	California Casualty Indemnity Exchange	2	\$806,205	0.1%	227
20125	California Casualty Insurance Company	0	\$155	0.0%	0
15725	Cameron Mutual Insurance Company	11	\$16,885,348	1.1%	60
19909	Centennial Insurance Company- <i>Suspended</i>	0	\$19,536	0.0%	0
25615	Charter Oak Fire Insurance Co The	3	\$3,446,713	0.2%	80
19402	Chartis Property Casualty Company	0	\$331,658	0.0%	0
10052	Chubb National Insurance Company	0	\$1,016,751	0.1%	0
18767	Church Mutual Insurance Company	0	\$155,711	0.0%	0
10677	Cincinnati Insurance Company The	4	\$4,642,316	0.3%	79
31534	Citizens Insurance Company Of America	0	\$26,258	0.0%	0
10315	Civic Property & Casualty Co	6	\$1,629,454	0.1%	337
20532	Clarendon National Insurance Company	0	\$10,492	0.0%	0
40371	Columbia Mutual Insurance Company	7	\$4,740,466	0.3%	135
19640	Columbia National Insurance Company	3	\$4,049,233	0.3%	68
10204	Consumers Insurance USA Inc	0	\$163,770	0.0%	0
16411	Cooperative Mutual Insurance Company	0	\$75,121	0.0%	0
20990	Country Mutual Insurance Company	17	\$10,546,571	0.7%	148
10847	Cumis Insurance Society Inc	0	\$3,510	0.0%	0
42587	Depositors Insurance Company	1	\$1,462,093	0.1%	63
42048	Diamond State Insurance Company	1	\$378,611	0.0%	242
33499	Dorinco Reinsurance Company	0	\$31,638	0.0%	0
40649	Economy Premier Assurance Company	2	\$3,794,573	0.3%	48
21261	Electric Insurance Company	4	\$4,390,031	0.3%	83
21407	Emcasco Insurance Company	0	\$303,139	0.0%	0
21326	Empire Fire & Marine Insurance Co	6	\$266,670	0.0%	2,060
21415	Employers Mutual Casualty Company	0	\$108,794	0.0%	0
15130	Encompass Indemnity Company	12	\$2,246,460	0.1%	489
10071	Encompass Insurance Company Of America	1	\$1,043,284	0.1%	88

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**Homeowners Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
10318	Exact Property & Casualty	0	\$19,905	0.0%	0
21482	Factory Mutual Insurance Company	0	\$8,155,208	0.5%	0
12345	Farm Bureau New Horizons Ins Co Of MS	0	\$1,338,676	0.1%	0
26859	Farm Bureau Town & Country Ins Co Of MO	101	\$59,756,001	4.0%	155
19194	Farmers Alliance Mutual Insurance Company	14	\$4,939,827	0.3%	260
21652	Farmers Insurance Exchange	37	\$20,354,524	1.4%	166
16381	Farmers Union Cooperative Insurance Company	0	\$2,222	0.0%	0
13838	Farmland Mutual Insurance Company	0	\$2,116	0.0%	0
10178	FCCI Insurance Company	0	\$114	0.0%	0
20281	Federal Insurance Company	1	\$1,621,328	0.1%	56
11118	Federated Rural Electric Insurance Exchange	0	\$1,390,600	0.1%	0
39306	Fidelity & Deposit Company Maryland	0	\$48,365	0.0%	0
25180	Fidelity National Insurance Company	25	\$3,870,074	0.3%	592
21660	Fire Insurance Exchange	48	\$26,564,760	1.8%	165
21873	Firemans Fund Insurance Company	0	\$3,482,295	0.2%	0
10336	First Acceptance Insurance Company Inc	0	\$36,255	0.0%	0
37710	First American Property & Casualty Ins Co	0	\$43,606	0.0%	0
11185	Foremost Insurance Company	18	\$8,881,626	0.6%	186
11800	Foremost Property & Casualty Insurance Co	6	\$1,754,513	0.1%	313
41513	Foremost Signature Insurance Company	5	\$4,773,403	0.3%	96
21253	Garrison Property & Casualty Insurance Co	0	\$644,657	0.0%	0
24732	General Insurance Company Of America	0	\$250,145	0.0%	0
11231	Generali U S Branch	0	\$950,406	0.1%	0
41343	Gerling America Insurance Company	0	\$43,219	0.0%	0
23809	Granite State Insurance Company	0	\$1,457,471	0.1%	0
26344	Great American Assurance Company	0	\$1,764	0.0%	0
16691	Great American Insurance Company	0	\$151,703	0.0%	0
22136	Great American Insurance Company Of NY	0	\$10,560	0.0%	0
20303	Great Northern Insurance Company	0	\$7,596,051	0.5%	0
42331	Guideone America Insurance Company	1	\$327,990	0.0%	279
15032	Guideone Mutual Insurance Company	9	\$3,137,079	0.2%	263
14559	Guideone Specialty Mutual Insurance Company	0	\$49,830	0.0%	0
22292	Hanover Insurance Company The	0	\$26,194	0.0%	0
10829	Harbor Point Reinsurance US Inc	0	\$9	0.0%	0
22357	Hartford Accident & Indemnity Co	1	\$108,168	0.0%	847
29424	Hartford Casualty Insurance Co	1	\$960,408	0.1%	95
19682	Hartford Fire Insurance Company	1	\$156,574	0.0%	585
30104	Hartford Underwriters Insurance Company	6	\$8,305,762	0.6%	66



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Homeowners Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
31550	Haulers Insurance Company Inc	0	\$138,578	0.0%	0
36919	Hawkeye Security Insurance Company	1	\$65,584	0.0%	1,396
20419	Homesite Indemnity Company	54	\$6,395,521	0.4%	773
22578	Horace Mann Insurance Company	1	\$382,349	0.0%	240
29068	IDS Property Casualty Insurance Company	0	\$1,552,251	0.1%	0
23817	Illinois National Insurance Company	0	\$7,390	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$1,509,648	0.1%	0
29831	Independent Mutual Fire Insurance Company	0	\$65,819	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$1,594,577	0.1%	0
10914	Kemper Independence Insurance Company	1	\$943,029	0.1%	97
42404	Liberty Insurance Corporation	0	\$1,158,923	0.1%	0
23035	Liberty Mutual Fire Insurance Company	19	\$21,003,226	1.4%	83
14400	Lititz Mutual Insurance Company	10	\$7,427,010	0.5%	123
10051	Lyndon Southern Insurance Company	0	\$2,156	0.0%	0
28932	Markel American Insurance Company	0	\$120,239	0.0%	0
38970	Markel Insurance Company	0	\$56,771	0.0%	0
22306	Massachusetts Bay Insurance Company	1	\$47,709	0.0%	1,919
31968	Merastar Insurance Company	0	\$53,128	0.0%	0
10502	Meridian Citizens Mutual Insurance Company	0	\$109,267	0.0%	0
24821	Meritplan Insurance Company	0	\$3,374,680	0.2%	0
34339	Metropolitan Group Property & Casualty Ins Co	2	\$1,737,992	0.1%	105
26298	Metropolitan Property & Casualty Insurance Co	10	\$4,898,900	0.3%	187
27014	MFS Mutual Insurance Company	0	\$9,140	0.0%	0
21687	Mid Century Insurance Company	76	\$38,974,609	2.6%	179
23434	Middlesex Insurance Company	3	\$1,118,318	0.1%	246
23515	Midwestern Indemnity Company The	19	\$12,958,328	0.9%	134
40185	Millers Classified Insurance Company	3	\$1,670,745	0.1%	164
14583	Millers First Insurance Company	4	\$2,223,927	0.1%	165
23655	Modern Service Insurance Company	0	\$13,965	0.0%	0
11878	Mutualaid Exchange	0	\$394,004	0.0%	0
11991	National Casualty Company	3	\$939,863	0.1%	292
15474	National Lloyds Insurance Company	5	\$1,353,233	0.1%	338
21881	National Surety Corporation	0	\$2,064,582	0.1%	0
20141	National Trust Insurance Company	0	\$1,001	0.0%	0
19445	National Union Fire Insurance Company Of Pittsburg	1	\$206,270	0.0%	444
26093	Nationwide Affinity Insurance Co Of America	5	\$9,769,525	0.7%	47
28223	Nationwide Agribusiness Insurance Company	0	\$9,799	0.0%	0

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**Homeowners Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
25453	Nationwide Insurance Company Of America	7	\$3,390,423	0.2%	189
23787	Nationwide Mutual Insurance Company	5	\$6,372,987	0.4%	72
10317	Neighborhood Spirit Property & Casualty Co	1	\$74,039	0.0%	1,237
24171	Netherlands Insurance Company The	0	\$89,648	0.0%	0
23841	New Hampshire Insurance Company	1	\$27,995	0.0%	3,271
27987	Northfield Insurance Company	0	\$2,036	0.0%	0
24015	Northland Insurance Company	0	\$3,322	0.0%	0
34630	Oak River Insurance Company	0	\$348,160	0.0%	0
24074	Ohio Casualty Insurance Company	1	\$369,978	0.0%	248
36625	Old Reliable Casualty Company	17	\$3,142,134	0.2%	495
21970	Onebeacon Insurance Company	0	\$1,937,790	0.1%	0
32700	Owners Insurance Company	2	\$3,286,790	0.2%	56
20346	Pacific Indemnity Company	0	\$2,449,337	0.2%	0
18333	Peerless Indemnity Insurance Company	0	\$8,793	0.0%	0
24198	Peerless Insurance Company	0	\$122,342	0.0%	0
32859	Penn America Insurance Company	0	\$1,356	0.0%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$1,192,586	0.1%	0
13714	Pharmacists Mutual Insurance Company	0	\$464,082	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$23,479	0.0%	0
37257	Praetorian Insurance Company	1	\$15,256	0.0%	6,002
24260	Progressive Casualty Insurance Company	13	\$5,374,054	0.4%	222
37834	Progressive Preferred Insurance Company	1	\$455,244	0.0%	201
34690	Property & Casualty Insurance Co of Hartford	18	\$9,802,316	0.7%	168
39217	QBE Insurance Corporation	0	\$1,127,332	0.1%	0
11853	Ranchers & Farmers Insurance Company	0	\$8,941	0.0%	0
24449	Regent Insurance Company	0	\$305	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$441,885	0.0%	0
24740	Safeco Insurance Company Of America	34	\$38,632,699	2.6%	81
16551	Savers Property & Casualty Insurance Company	0	\$8,021	0.0%	0
15580	Scottsdale Indemnity Company	0	\$8,486	0.0%	0
22543	Secura Insurance A Mutual Company	2	\$538,006	0.0%	340
10239	Secura Supreme Insurance Company	2	\$1,741,063	0.1%	105
19879	Security National Insurance Company	0	\$34,808	0.0%	0
10936	Seneca Insurance Company Inc	0	\$14,858	0.0%	0
11000	Sentinel Insurance Company Ltd	11	\$3,147,520	0.2%	320
24988	Sentry Insurance A Mutual Company	5	\$2,980,925	0.2%	154
23361	Shelter General Insurance Company	2	\$1,116,830	0.1%	164
23388	Shelter Mutual Insurance Company	82	\$109,964,257	7.3%	68

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Homeowners Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
11126	Sompo Japan Insurance Company Of America	0	\$58,436	0.0%	0
19216	Southern Insurance Company	1	\$443,900	0.0%	206
24775	St Paul Guardian Insurance Company	0	\$9,592	0.0%	0
19070	Standard Fire Insurance Company	38	\$24,472,089	1.6%	142
42986	Standard Guaranty Insurance Company	0	\$157,124	0.0%	0
40045	Starnet Insurance Company	0	\$36,471	0.0%	0
25127	State Auto Property & Casualty Insurance Co	3	\$6,247,747	0.4%	44
25143	State Farm Fire & Casualty Company	263	\$362,932,040	24.2%	66
12831	State National Insurance Company Inc	0	\$9,954	0.0%	0
22683	Teachers Insurance Company	0	\$1,223,594	0.1%	0
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$100,062	0.0%	0
43702	Tower National Insurance Company	0	\$150	0.0%	0
28886	Transguard Ins Co of America Inc	0	\$39,241	0.0%	0
27998	Travelers Home & Marine Insurance Company	23	\$19,485,452	1.3%	108
25658	Travelers Indemnity Company	1	\$375,083	0.0%	244
25666	Travelers Indemnity Company Of America	2	\$1,382,652	0.1%	132
25682	Travelers Indemnity Company Of Connecticut	0	\$126,438	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$460,553	0.0%	0
19887	Trinity Universal Insurance Company	0	\$514	0.0%	0
00103	Trip Mate Inc	0	\$2,474,942	0.2%	0
29459	Twin City Fire Insurance Company	1	\$219,227	0.0%	418
21423	Union Insurance Company Of Providence	1	\$577,771	0.0%	158
13021	United Fire & Casualty Company	2	\$960,236	0.1%	191
21776	United Security Insurance Company	0	\$2,947	0.0%	0
25941	United Services Automobile Association	8	\$20,166,630	1.3%	36
21113	United States Fire Insurance Company	0	\$1,916,014	0.1%	0
25895	United States Liability Insurance Company	2	\$97,492	0.0%	1,879
10915	Unitrin Direct Property & Casualty Company	0	\$33,934	0.0%	0
25909	Unitrin Preferred Insurance Company	1	\$1,722,260	0.1%	53
25968	USAA Casualty Insurance Company	4	\$9,942,934	0.7%	37
18600	USAA General Indemnity Company	0	\$456,787	0.0%	0
20397	Vigilant Insurance Company	1	\$2,950,600	0.2%	31
25011	Wesco Insurance Company	0	\$2,298	0.0%	0
44393	West American Insurance Company	1	\$871,747	0.1%	105
24112	Westfield Insurance Company	0	\$33,610	0.0%	0
<b>Total</b>		<b>1,636</b>	<b>\$1,498,185,214</b>	<b>100.0%</b>	<b>.</b>

## **Accident & Health Insurance**

### **Complaint Indices**

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Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
20796	21st Century Premier Insurance Company	0	\$41,861	0.0%	0
35963	A F & L Insurance Company- <i>Suspended</i> -	12	.	.	.
71854	AAA Life Insurance Company	0	\$421,376	0.0%	0
71471	Ability Insurance Company	3	\$1,192,511	0.0%	468
60038	Acacia Life Insurance Co	0	\$294	0.0%	0
63444	Accendo Insurance Company	0	\$574,848	0.0%	0
22667	Ace American Insurance Company	2	\$9,790,244	0.1%	38
71390	Admiral Life Insurance Company Of America	3	\$6,062,659	0.1%	92
33898	Aegis Security Insurance Company	0	\$241,287	0.0%	0
72052	Aetna Health Insurance Company	1	\$499,596	0.0%	372
60054	Aetna Life Insurance Company	64	\$185,503,673	2.7%	64
90611	Allianz Life Insurance Co Of North America	1	\$5,533,957	0.1%	34
64190	Allianz Life Insurance Company Of New York	0	\$2,230	0.0%	0
60186	Allstate Life Insurance Company	1	\$924,086	0.0%	201
70874	Allstate Life Insurance Company Of New York	0	\$2,190	0.0%	0
67369	Alta Health & Life Insurance Company	0	\$438,919	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$76,679	0.0%	0
19720	American Alternative Insurance Corporation	2	\$1,462,114	0.0%	254
10111	American Bankers Insurance Company Of FL	1	\$24,855	0.0%	7,479
60275	American Bankers Life Assurance Of Florida	3	\$2,551,021	0.0%	219
60291	American Capitol Insurance Company	0	\$2,555	0.0%	0
20427	American Casualty Company Of Reading PA	0	\$47	0.0%	0
60305	American Community Mutual Insurance Co	97	\$46,273,167	0.7%	390
12321	American Continental Insurance Company	0	\$3,977,901	0.1%	0
60380	American Family Life Assurance Co of Col.	44	\$84,291,532	1.2%	97
19275	American Family Mutual Insurance Company	15	\$29,995,190	0.4%	93
98736	American Federated Life Insurance Company	0	\$239,651	0.0%	0
60410	American Fidelity Assurance Company	1	\$11,513,010	0.2%	16
68373	American General Assurance Company	2	\$346,593	0.0%	1,073
66672	American General Life & Accident Insurance Co	1	\$1,363,048	0.0%	136
60488	American General Life Insurance Co	0	\$722,010	0.0%	0
66842	American General Life Insurance Co Of DE	4	\$6,129,692	0.1%	121
13331	American Hardware Mutual Insurance Company	0	\$1,410	0.0%	0
60518	American Health & Life Insurance Company	2	\$1,864,171	0.0%	199
60534	American Heritage Life Insurance Company	12	\$7,647,090	0.1%	292
19380	American Home Assurance Company	0	\$7,150,529	0.1%	0
60542	American Home Life Insurance Company	0	\$1,212	0.0%	0
60577	American Income Life Insurance Co	1	\$1,448,752	0.0%	128

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Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
60607	American International Life Assurance Of NY	0	\$851	0.0%	0
81418	American Medical & Life Insurance Company	3	\$897,812	0.0%	621
97179	American Medical Security Life Ins Co	13	\$9,070,917	0.1%	266
65811	American Modern Life Insurance Company	1	\$1,114,233	0.0%	167
60739	American National Insurance Company	4	\$2,827,654	0.0%	263
71773	American National Life Ins Co Of TX	7	\$8,479,895	0.1%	153
81078	American Network Insurance Co- <i>Suspended-</i>	0	\$8,475	0.0%	0
60763	American Pioneer Life Insurance Company	6	\$4,512,293	0.1%	247
80624	American Progressive Life & Health Ins Co	0	\$15,551	0.0%	0
60801	American Public Life Insurance Company	0	\$492,781	0.0%	0
67679	American Republic Corp Insurance Company	0	\$644,228	0.0%	0
60836	American Republic Insurance Company	10	\$29,268,035	0.4%	64
42978	American Security Insurance Company	0	\$105,278	0.0%	0
17965	American Sentinel Insurance Company	0	\$1,191,480	0.0%	0
19704	American States Insurance Company	0	\$43,735	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$536,995	0.0%	0
60895	American United Life Insurance Co	1	\$3,033,380	0.0%	61
61999	Americo Financial Life & Annuity Insurance Co	1	\$2,318	0.0%	9,999
61301	Ameritas Life Insurance Corp	6	\$8,697,537	0.1%	128
27928	Amex Assurance Company	0	\$1,185,301	0.0%	0
55662	Anthem Blue Cross & Blue Shield- <i>Withdren-</i>	2	.	.	.
28207	Anthem Insurance Companies Inc	0	\$39,487,711	0.6%	0
61069	Anthem Life Insurance Company	0	\$2,284,641	0.0%	0
56499	Assured Life Association	0	\$122	0.0%	0
71439	Assurity Life Insurance Company	2	\$1,318,024	0.0%	282
61093	Atlanta Life Insurance Company	0	\$4,640	0.0%	0
84522	Auto Club Life Insurance Company	0	\$84,699	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$235,680	0.0%	0
61689	Aviva Life & Annuity Company	0	\$57,394	0.0%	0
62944	AXA Equitable Life Insurance Company	0	\$707,195	0.0%	0
24813	Balboa Insurance Company	0	\$208	0.0%	0
68160	Balboa Life Insurance Company	0	\$253,287	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$9,116	0.0%	0
18538	Bancinsure Inc	0	\$2,221	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$395,548	0.0%	0
61263	Bankers Life & Casualty Company	79	\$44,558,905	0.6%	330
94250	Banner Life Insurance Company	0	\$147	0.0%	0
38245	BCS Insurance Company	0	\$1,804,769	0.0%	0

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**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
80985	BCS Life Insurance Company	0	\$57,254	0.0%	0
41394	Benchmark Insurance Company	0	\$549,870	0.0%	0
69752	Benicorp Insurance Company- <i>Suspended-</i>	28	.	.	.
71714	Berkshire Life Insurance Company Of America	0	\$2,983,415	0.0%	0
90638	Best Life & Health Insurance Company	0	\$210,626	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	183	\$862,165,337	12.5%	39
61476	Boston Mutual Life Insurance Company	1	\$891,000	0.0%	209
12784	Bravo Health Insurance Company Inc	0	\$7,853	0.0%	0
74900	Brokers National Life Assurance Company	0	\$2,100,475	0.0%	0
80659	Canada Life Assurance Company	0	\$1,143,512	0.0%	0
10472	Capitol Indemnity Corporation	0	\$70,191	0.0%	0
71455	Cardif Life Insurance Company	2	\$523,564	0.0%	710
56030	Catholic Knights	0	\$1,648	0.0%	0
57487	Catholic Order Of Foresters	0	\$15,652	0.0%	0
80799	Celtic Insurance Company	11	\$1,570,323	0.0%	1,302
61727	Central Reserve Life Insurance Company	13	\$3,548,787	0.1%	681
61735	Central Security Life Insurance Co	0	\$11,470	0.0%	0
61751	Central States Health & Life Co Of Omaha	1	\$2,594,013	0.0%	72
34274	Central States Indemnity Company Of Omaha	0	\$706,378	0.0%	0
61883	Central United Life Insurance Company	18	\$2,246,778	0.0%	1,489
80896	Centre Life Insurance Company	0	\$233,590	0.0%	0
62383	Centurion Life Insurance Company	0	\$128,787	0.0%	0
61824	Cherokee National Life Insurance Co	0	\$27,013	0.0%	0
61832	Chesapeake Life Insurance Company The	0	\$1,119,233	0.0%	0
61859	Christian Fidelity Life Insurance Co	1	\$17,460,067	0.3%	11
71463	Cica Life Insurance Company Of America	0	\$999	0.0%	0
64548	CIGNA Life Insurance Company of NY	1	\$19,090	0.0%	9,737
76236	Cincinnati Life Insurance Company The	0	\$64,466	0.0%	0
61921	Citizens Security Life Ins Co	0	\$28,905	0.0%	0
62049	Colonial Life & Accident Ins Co	7	\$11,011,588	0.2%	118
62065	Colonial Penn Life Insurance Company	0	\$307,798	0.0%	0
84786	Colorado Bankers Life Ins Co	0	\$9,204	0.0%	0
76023	Columbian Life Insurance Company	1	\$899,490	0.0%	207
99937	Columbus Life Insurance Company	0	\$1,001	0.0%	0
62146	Combined Insurance Co Of America	14	\$21,190,252	0.3%	123
81426	Commercial Travelers Mutual Insurance Co	0	\$99,168	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$293,379	0.0%	0
92681	Community Health Plan Insurance Company	5	\$9,719,655	0.1%	96

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<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
77828	Companion Life Insurance Company	1	\$6,189,209	0.1%	30
60984	Compbenefits Insurance Company	3	\$1,374,378	0.0%	406
62308	Connecticut General Life Ins Co	18	\$95,492,958	1.4%	35
78174	Conseco Health Insurance Company	22	\$13,537,707	0.2%	302
60682	Conseco Insurance Company	5	\$1,952,681	0.0%	476
65900	Conseco Life Insurance Co	2	\$180,251	0.0%	2,063
62359	Constitution Life Insurance Company	0	\$166,256	0.0%	0
71730	Continental American Insurance Company	1	\$721,596	0.0%	258
62413	Continental Assurance Company	0	\$71,679	0.0%	0
20443	Continental Casualty Company	6	\$9,483,486	0.1%	118
71404	Continental General Insurance Company	14	\$4,733,903	0.1%	550
68500	Continental Life Ins Co Of Brentwood TN	9	\$23,193,282	0.3%	72
62553	Country Life Insurance Company	1	\$686,874	0.0%	271
81973	Coventry Health & Life Insurance Company	150	\$322,670,791	4.7%	86
60040	Cox Health Systems Insurance Company	28	\$63,250,597	0.9%	82
56634	Croatian Fraternal Union Of America	0	\$980	0.0%	0
80675	Crown Life Insurance Company	0	\$82,713	0.0%	0
56138	CSA Fraternal Life	0	\$22,558	0.0%	0
62626	CUNA Mutual Insurance Society	3	\$7,137,509	0.1%	78
35408	Delos Insurance Company	1	\$4,068,657	0.1%	46
73474	Dentegra Insurance Company	1	\$2,197,389	0.0%	85
62928	EMC National Life Company	0	\$1,056,113	0.0%	0
12747	Envision Insurance Company	0	\$345,859	0.0%	0
64149	Epic Life Insurance Company The	0	\$227,254	0.0%	0
62952	Equitable Life & Casualty Insurance Company	13	\$14,575,487	0.2%	166
60025	Express Scripts Insurance Company	0	\$297,111	0.0%	0
25518	Fairmont Premier Insurance Company	1	\$95,535	0.0%	1,946
70742	Family Benefit Life Insurance Company	0	\$4,010	0.0%	0
77968	Family Heritage Life Insurance Co Of America	2	\$1,465,687	0.0%	254
63053	Family Life Insurance Company	0	\$1,075	0.0%	0
63118	Farm Bureau Life Ins Co of MO	0	\$256,362	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$370	0.0%	0
63177	Farmers New World Life Insurance Co	0	\$443,776	0.0%	0
20281	Federal Insurance Company	0	\$4,649,463	0.1%	0
63223	Federal Life Insurance Company (mutual	0	\$2,514	0.0%	0
63258	Federated Life Insurance Company	0	\$546,676	0.0%	0
13935	Federated Mutual Insurance Company	7	\$20,135,340	0.3%	65
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$4,947	0.0%	0



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<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
71870	Fidelity Security Life Insurance Company	4	\$9,326,899	0.1%	80
69140	First Allmerica Financial Life Insurance Co	0	\$4,149	0.0%	0
64696	First Continental Life & Accident Insurance Co	10	\$1,759,381	0.0%	1,057
90328	First Health Life & Health Insurance Company	4	\$76,781,872	1.1%	10
71129	Fort Dearborn Life Insurance Company	2	\$2,340,542	0.0%	159
62324	Freedom Life Insurance Company Of America	1	\$675,818	0.0%	275
63665	General American Life Insurance Company	0	\$694,398	0.0%	0
65536	Genworth Life & Annuity Insurance Company	1	\$3,626,023	0.1%	51
70025	Genworth Life Insurance Company	14	\$34,816,081	0.5%	75
70939	Gerber Life Insurance Company	0	\$3,258,310	0.0%	0
91472	Globe Life & Accident Insurance Company	2	\$1,630,224	0.0%	228
62286	Golden Rule Insurance Company	73	\$55,436,283	0.8%	245
22063	Government Employees Insurance Co	0	\$1,378	0.0%	0
63967	Government Personnel Mutual Life Ins Co	0	\$52,340	0.0%	0
16691	Great American Insurance Company	0	\$1,283,393	0.0%	0
63312	Great American Life Insurance Company	1	\$1,096,800	0.0%	169
90212	Great Southern Life Insurance Company	0	\$18,007	0.0%	0
80705	Great West Life Assurance Company	0	\$152,951	0.0%	0
68322	Great-West Life & Annuity Insurance Company	1	\$16,029,914	0.2%	12
64211	Guarantee Trust Life Insurance Co	15	\$9,240,126	0.1%	302
64238	Guaranty Income Life Insurance Company	0	\$30,200	0.0%	0
64246	Guardian Life Insurance Company Of America	17	\$63,660,881	0.9%	50
19682	Hartford Fire Insurance Company	1	\$3,313	0.0%	9,999
70815	Hartford Life & Accident Insurance Company	16	\$61,703,319	0.9%	48
71153	Hartford Life & Annuity Insurance Company	0	\$18,245	0.0%	0
88072	Hartford Life Insurance Company	1	\$4,058,220	0.1%	46
92711	HCC Life Insurance Company	1	\$13,100,451	0.2%	14
78611	HCSC Insurance Services Company	0	\$323,187	0.0%	0
70670	Health Care Service Corporation	0	\$1,662,249	0.0%	0
66141	Health Net Life Insurance Company	0	\$2,754,851	0.0%	0
12902	Healthspring Life & Health Insurance Co Inc	0	\$1,167,970	0.0%	0
78972	Healthy Alliance Life Insurance Co	1,147	\$1,551,143,021	22.4%	137
66214	Heartland National Life Insurance Company	0	\$312,857	0.0%	0
32077	Heritage Casualty Insurance Company	0	\$21,916	0.0%	0
93440	HM Life Insurance Company	0	\$3,292,803	0.0%	0
64513	Horace Mann Life Insurance Company	0	\$61,703	0.0%	0
93777	Household Life Insurance Company	3	\$2,273,221	0.0%	245
73288	Humana Insurance Company	89	\$392,820,311	5.7%	42

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<b>Accident and Health Insurance Complaint Indices</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
70580	Humanadental Insurance Company	1	\$7,501,123	0.1%	25
91693	IA American Life Insurance Company	0	\$201	0.0%	0
97764	Idealife Insurance Company	0	\$143,710	0.0%	0
64580	Illinois Mutual Life Insurance Company	1	\$1,798,053	0.0%	103
63533	Imerica Life & Health Insurance Company	0	\$9,214	0.0%	0
26581	Independence American Insurance Company	0	\$189,941	0.0%	0
58068	Independent Order Of Foresters The	0	\$2,472	0.0%	0
81779	Individual Assurance Co Life Health & Accident	0	\$1,394,730	0.0%	0
86509	ING Life Insurance & Annuity Company	0	\$1,068	0.0%	0
80942	ING USA Annuity & Life Ins Co	0	\$15,573	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$16,895	0.0%	0
85189	Investors Consolidated Insurance Company	0	\$20	0.0%	0
64904	Investors Heritage Life Insurance Company	1	\$783	0.0%	9,999
63487	Investors Life Insurance Co Of North America	0	\$2,955	0.0%	0
65056	Jackson National Life Insurance Company	0	\$88,632	0.0%	0
11630	Jefferson Insurance Company	1	\$81,228	0.0%	2,288
64017	Jefferson National Life Insurance Company	0	\$147,759	0.0%	0
65080	John Alden Life Insurance Company	19	\$14,034,055	0.2%	252
93610	John Hancock Life & Health Insurance Company	0	\$4,408	0.0%	0
65838	John Hancock Life Insurance Company	9	\$25,321,306	0.4%	66
65110	Kanawha Insurance Company	1	\$3,841,573	0.1%	48
65129	Kansas City Life Insurance Company	3	\$3,921,721	0.1%	142
58033	Knights Of Columbus	0	\$1,691,547	0.0%	0
65242	Lafayette Life Insurance Company The	0	\$827,512	0.0%	0
71595	Lewer Life Insurance Company	0	\$6,373	0.0%	0
65315	Liberty Life Assurance Company Of Boston	3	\$3,029,137	0.0%	184
61492	Liberty Life Insurance Company	1	\$1,118,746	0.0%	166
23043	Liberty Mutual Insurance Company	1	\$2,504	0.0%	9,999
65331	Liberty National Life Insurance Company	0	\$273,795	0.0%	0
65498	Life Insurance Company Of North America	15	\$18,941,169	0.3%	147
65528	Life Insurance Company Of The Southwest	0	\$306	0.0%	0
97691	Life Of The South Insurance Company	0	\$2,001	0.0%	0
77720	Lifesecure Insurance Company	0	\$13,448	0.0%	0
65595	Lincoln Benefit Life Company	2	\$4,782,374	0.1%	78
65927	Lincoln Heritage Life Insurance Company	0	\$100,819	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$573	0.0%	0
65676	Lincoln National Life Insurance Company	12	\$18,037,528	0.3%	124
68446	Longevity Insurance Company	0	\$13,675	0.0%	0

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**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
65722	Loyal American Life Insurance Company	4	\$1,068,907	0.0%	696
65781	Madison National Life Insurance Company Inc	3	\$1,354,209	0.0%	412
61018	Magna Insurance Company	0	\$2,609	0.0%	0
60321	Mamsi Life & Health Insurance Company	0	\$15,195	0.0%	0
38970	Markel Insurance Company	1	\$515,700	0.0%	360
71072	Marquette National Life Insurance Company	3	\$1,126,937	0.0%	495
65935	Massachusetts Mutual Life Insurance Company	2	\$9,057,826	0.1%	41
69515	Medamerica Insurance Company	0	\$309,173	0.0%	0
63762	Medco Containment Life Insurance Company	0	\$6,715,227	0.1%	0
74217	Medical Savings Insurance Company- <i>Suspended-</i>	1	.	.	.
31119	Medico Insurance Company	6	\$6,291,305	0.1%	177
97055	Mega Life & Health Insurance Company The	26	\$10,136,716	0.1%	477
11529	Mercy Health Plans	82	\$195,957,472	2.8%	78
65951	Merit Life Insurance Co	0	\$868,769	0.0%	0
87726	Metlife Insurance Company Of Connecticut	2	\$1,880,004	0.0%	198
65978	Metropolitan Life Insurance Company	16	\$82,603,836	1.2%	36
66044	Midland National Life Insurance Company	0	\$7,480	0.0%	0
66087	Midwest National Life Insurance Co Of TN	2	\$2,375,860	0.0%	156
66168	Minnesota Life Insurance Company	0	\$3,504,645	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	1	\$179,907	0.0%	1,033
57541	Modern Woodmen Of America	0	\$1,856	0.0%	0
66281	Monumental Life Insurance Company	9	\$7,257,792	0.1%	231
66370	Mony Life Insurance Company	0	\$404,135	0.0%	0
80020	Mountain Life Insurance Company	0	\$32,426	0.0%	0
66427	MTL Insurance Company	0	\$6,247	0.0%	0
88668	Mutual Of America Life Insurance Company	1	\$102,078	0.0%	1,821
71412	Mutual Of Omaha Insurance Company	25	\$44,539,648	0.6%	104
61409	National Benefit Life Insurance Company	0	\$29,867	0.0%	0
11991	National Casualty Company	0	\$28,565	0.0%	0
98205	National Foundation Life Insurance Company	0	\$297,344	0.0%	0
66583	National Guardian Life Insurance Company	0	\$2,340,203	0.0%	0
66680	National Life Insurance Company	0	\$242,777	0.0%	0
60593	National States Insurance Company	10	\$3,216,130	0.0%	578
87963	National Teachers Associates Life Insurance Co	0	\$1,314,012	0.0%	0
19445	National Union Fire Insurance Company Of Pittsburg	31	\$107,775,624	1.6%	53
66869	Nationwide Life Insurance Company	0	\$1,672,273	0.0%	0
91626	New England Life Insurance Company	0	\$348,277	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
69698	New Era Life Ins Co of the Midwest	0	\$288,408	0.0%	0
66915	New York Life Insurance Company	0	\$8,741,515	0.1%	0
81264	Nippon Life Insurance Company Of America	0	\$33,264	0.0%	0
12630	NMHC Group Solutions Insurance Inc- <i>Withdrawn</i>	0	\$3,957	0.0%	0
66974	North American Company For Life & Health Ins	0	\$64	0.0%	0
68349	North American Insurance Company	0	\$83,185	0.0%	0
67032	North Carolina Mutual Life Ins Coy-Suspended	0	\$5	0.0%	0
69000	Northwestern Long Term Care Insurance Co	0	\$4,660,302	0.1%	0
67091	Northwestern Mutual Life Insurance Company	0	\$20,090,019	0.3%	0
89206	Ohio National Life Assurance Corporation	0	\$306,731	0.0%	0
67172	Ohio National Life Insurance Company The	0	\$138,585	0.0%	0
67199	Old American Insurance Company	0	\$74,241	0.0%	0
24147	Old Republic Insurance Company	0	\$595,229	0.0%	0
67261	Old Republic Life Insurance Company	0	\$1,216,636	0.0%	0
67326	Old Surety Life Insurance Company	0	\$382,212	0.0%	0
76007	Old United Life Insurance Company	0	\$114,791	0.0%	0
20621	Onebeacon America Insurance Company	0	\$55,646	0.0%	0
76112	Oxford Life Insurance Company	0	\$150,488	0.0%	0
67393	Ozark National Life Insurance Company	0	\$84,213	0.0%	0
70785	Pacificare Life & Health Insurance Company	2	\$2,916,579	0.0%	127
67539	Pan-american Life Insurance Company	5	\$2,934,750	0.0%	317
67598	Paul Revere Life Insurance Company	6	\$5,603,801	0.1%	199
67628	Pekin Life Insurance Company	0	\$238,232	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$131,005	0.0%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended</i>	5	\$1,857,993	0.0%	500
67660	Pennsylvania Life Insurance Company	7	\$64,548,675	0.9%	20
85561	Perico Life Insurance Company	1	\$1,564,237	0.0%	119
67784	Philadelphia American Life Insurance Company	0	\$543,060	0.0%	0
67814	Phoenix Life Insurance Company	0	\$120,947	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,075,538	0.0%	0
80578	Physicians Mutual Insurance Company	10	\$9,160,728	0.1%	203
68039	Presidential Life Insurance Company	0	\$205,031	0.0%	0
65919	Primerica Life Insurance Company	0	\$8,463	0.0%	0
61271	Principal Life Insurance Company	52	\$83,762,090	1.2%	115
68047	Professional Insurance Company	1	\$453,566	0.0%	410
68136	Protective Life Insurance Company	1	\$292,910	0.0%	635
67903	Provident American Life & Health Insurance Co	0	\$369,707	0.0%	0
68195	Provident Life & Accident Insurance Company	4	\$15,701,704	0.2%	47

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
68209	Provident Life & Casualty Insurance Company	0	\$172,048	0.0%	0
68241	Prudential Insurance Company Of America The	9	\$14,853,419	0.2%	113
68284	Pyramid Life Insurance Company	28	\$26,116,137	0.4%	199
39217	QBE Insurance Corporation	0	\$2,159,868	0.0%	0
70211	Reassure America Life Insurance Company	0	\$1,628,482	0.0%	0
81000	Registered Mail Ins Assoc- <i>Terminated-</i>	0	\$300,595	0.0%	0
68357	Reliable Life Insurance Company	6	\$364,351	0.0%	3,061
68381	Reliance Standard Life Insurance Company	1	\$17,076,321	0.2%	11
61360	Reliastar Life Ins Co of NY	0	\$532,886	0.0%	0
67105	Reliastar Life Insurance Company	1	\$10,014,083	0.1%	19
61700	Renaissance Life & Health Ins CoOf America	0	\$250,188	0.0%	0
31089	Republic Western Insurance Company	0	\$44,203	0.0%	0
68462	Reserve National Insurance Company	16	\$8,118,966	0.1%	366
61506	Resource Life Insurance Company	1	\$105,921	0.0%	1,755
65005	Riversource Life Insurance Company	3	\$5,669,457	0.1%	98
58181	Royal Arcanum Supreme Council Of	0	\$21	0.0%	0
57657	Royal Neighbors Of America	1	\$6,957,283	0.1%	27
79014	Safehealth Life Insurance Company	0	\$18,178	0.0%	0
60445	Sagicor Life Insurance Company	0	\$2,555	0.0%	0
69914	Sears Life Insurance Company	0	\$747,334	0.0%	0
93742	Securian Life Insurance Company	0	\$29,718	0.0%	0
68675	Security Benefit Life Insurance Company	0	\$18,741	0.0%	0
68721	Security Life Insurance Company Of America	1	\$495,305	0.0%	375
68713	Security Life Of Denver Insurance Company	0	\$2,060	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$30,863	0.0%	0
69485	Security National Life Insurance Company	0	\$2,089	0.0%	0
63541	Seechange Health Insurance Company	0	\$420	0.0%	0
76325	Senior Health Insurance Company of PA	45	\$6,276,111	0.1%	1,333
24988	Sentry Insurance A Mutual Company	0	\$48,500	0.0%	0
68810	Sentry Life Insurance Company	0	\$146,001	0.0%	0
97241	Settlers Life Insurance Company	0	\$24,609	0.0%	0
65757	Shelter Life Insurance Company	0	\$10,348,121	0.1%	0
68845	Shenandoah Life Insurance Company- <i>Suspended-</i>	1	\$277,463	0.0%	670
71420	Sierra Health & Life Insurance Company Inc	2	\$2,408,868	0.0%	154
12575	Silverscript Insurance Company	0	\$14,211,393	0.2%	0
57673	Slovene National Benefit Society	0	\$213	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$1,793	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
42986	Standard Guaranty Insurance Company	0	\$186,725	0.0%	0
69019	Standard Insurance Company	7	\$33,649,082	0.5%	39
86355	Standard Life & Accident Insurance Company	7	\$7,140,068	0.1%	182
69078	Standard Security Life Insurance Co Of NY	7	\$4,154,039	0.1%	313
68985	Starmount Life Insurance Company	0	\$12,356	0.0%	0
40045	Starnet Insurance Company	0	\$1,474,020	0.0%	0
38318	Starr Indemnity & Liability Company	0	\$68,227	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	2	\$31,607,521	0.5%	12
69116	State Life Insurance Company	0	\$900,711	0.0%	0
69132	State Mutual Insurance Company	1	\$1,291,126	0.0%	144
89184	Sterling Investors Life Insurance Company	1	\$11,819,533	0.2%	16
77399	Sterling Life Insurance Company	5	\$1,207,545	0.0%	770
10952	Stonebridge Casualty Insurance Company	1	\$83,835	0.0%	2,217
65021	Stonebridge Life Insurance Company	23	\$8,567,195	0.1%	499
80926	Sun Life & Health Insurance Company (US	2	\$4,514,778	0.1%	82
80802	Sun Life Assurance Company Of Canada	2	\$16,356,299	0.2%	23
69310	Surety Life Insurance Company	0	\$230	0.0%	0
68608	Symetra Life Insurance Company	0	\$4,223,837	0.1%	0
69345	Teachers Insurance & Annuity Assn Of America	0	\$748,030	0.0%	0
56014	Thrivent Financial For Lutherans	2	\$11,618,466	0.2%	32
60142	TIAA-CREF Life Insurance Company	0	\$282,047	0.0%	0
69477	Time Insurance Company	103	\$48,490,712	0.7%	395
70688	Transamerica Financial Life Ins Co	0	\$16,817	0.0%	0
86231	Transamerica Life Insurance Company	39	\$28,058,202	0.4%	258
56006	Travelers Protective Association Of America	0	\$39,851	0.0%	0
61425	Trustmark Insurance Company	7	\$919,371	0.0%	1,415
62863	Trustmark Life Insurance Company	8	\$18,050,905	0.3%	82
56456	U S Letter Carriers' Mutual Benefit Ass- <i>Withdrawn</i>	0	\$23,186	0.0%	0
29599	U S Specialty Insurance Company	0	\$190,441	0.0%	0
80314	Unicare Life & Health Insurance Company	19	\$26,656,898	0.4%	132
11121	Unified Life Insurance Company	2	\$1,066,863	0.0%	348
91529	Unimerica Insurance Company	0	\$6,479,816	0.1%	0
69701	Union Bankers Insurance Company	0	\$1,542,828	0.0%	0
80837	Union Central Life Insurance Company	0	\$1,260,861	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$1,130,580	0.0%	0
69744	Union Labor Life Insurance Company	0	\$252,556	0.0%	0
70408	Union Security Insurance Company	16	\$28,712,574	0.4%	104
92916	United American Insurance Company	60	\$23,347,297	0.3%	478

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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**Accident and Health Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
56383	United Commercial Travelers Of America	0	\$516,981	0.0%	0
62294	United Concordia Life & Health Ins Co	3	\$4,190,639	0.1%	133
79413	United Healthcare Insurance Company	400	\$1,005,525,143	14.5%	74
63983	United Heritage Life Insurance Company	0	\$2,715	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	1	\$86,869	0.0%	2,140
69973	United Life Insurance Company	0	\$22,126	0.0%	0
92703	United National Life Ins Co of America	1	\$126,734	0.0%	1,467
69868	United Of Omaha Life Insurance Company	6	\$16,239,794	0.2%	69
42129	United Security Assurance Company Of PA	0	\$775,904	0.0%	0
81108	United Security Life & Health Insurance Co	10	\$872,251	0.0%	2,131
21113	United States Fire Insurance Company	2	\$2,168,924	0.0%	171
70106	United States Life Insurance Co New York	6	\$3,403,938	0.0%	328
63479	United Teacher Associates Insurance Co	12	\$2,381,510	0.0%	937
72850	United World Life Insurance Company	9	\$17,403,790	0.3%	96
70130	Universal Guaranty Life Insurance Company	0	\$1,999	0.0%	0
70157	Universal Life Insurance Co- <i>Suspended-</i>	0	\$838	0.0%	0
70173	Universal Underwriters Life Insurance Company	1	\$-126,652	- 0.0%	-1468
62235	Unum Life Insurance Company Of America	29	\$50,807,213	0.7%	106
69663	USAA Life Insurance Company	0	\$1,662,321	0.0%	0
94358	Usable Life	0	\$455,698	0.0%	0
53953	Vision Benefits Of America	0	\$2,319,871	0.0%	0
32395	Vision Service Plan Insurance Company	1	\$31,834,605	0.5%	6
70319	Washington National Insurance Co	28	\$4,787,761	0.1%	1,087
10155	Wellcare Prescription Insurance Inc	0	\$17,937,973	0.3%	0
70335	West Coast Life Insurance Company	0	\$732	0.0%	0
70483	Western & Southern Life Insurance Company	0	\$1,051,369	0.0%	0
91413	Western Reserve Life Assurance Co Of Ohio	0	\$485,952	0.0%	0
39845	Westport Insurance Corporation	0	\$1,347,140	0.0%	0
78301	Westward Life Insurance Company	0	\$3,676	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$808	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$54,428	0.0%	0
57290	Workmens Benefit Fund Of The US- <i>Withdrew-</i>	0	\$23	0.0%	0
79987	World Corp Insurance Company	0	\$288,363	0.0%	0
70629	World Insurance Company	5	\$1,862,443	0.0%	499
71323	Zale Life Insurance Company	0	\$28,297	0.0%	0
16535	Zurich Insurance Company- <i>Terminated-</i>	3	\$14,958,433	0.2%	37
<b>Total</b>		<b>3,719</b>	<b>\$6,913,143,390</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance  
Complaint Indices**



**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$729	0.0%	0
35963	A F & L Insurance Company- <i>Suspended</i>	10	.	.	.
71471	Ability Insurance Company	3	\$918,189	0.4%	316
60054	Aetna Life Insurance Company	0	\$39,816	0.0%	0
90611	Allianz Life Insurance Co Of North America	1	\$5,381,044	2.3%	18
64190	Allianz Life Insurance Company Of New York	0	\$2,230	0.0%	0
60186	Allstate Life Insurance Company	0	\$111,393	0.0%	0
60380	American Family Life Assurance Co of Col.	2	\$551,892	0.2%	351
19275	American Family Mutual Insurance Company	0	\$793,493	0.3%	0
60410	American Fidelity Assurance Company	0	\$521,108	0.2%	0
60488	American General Life Insurance Co	0	\$1,558	0.0%	0
66842	American General Life Insurance Co Of DE	0	\$516,015	0.2%	0
60534	American Heritage Life Insurance Company	2	\$928,152	0.4%	208
60763	American Pioneer Life Insurance Company	0	\$77,047	0.0%	0
60836	American Republic Insurance Company	0	\$971,203	0.4%	0
60895	American United Life Insurance Co	0	\$2,862	0.0%	0
71439	Assurity Life Insurance Company	0	\$14,296	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$101,697	0.0%	0
61263	Bankers Life & Casualty Company	50	\$20,674,265	9.0%	234
80985	BCS Life Insurance Company	0	\$94	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$659,172	0.3%	0
47171	Blue Cross & Blue Shield Of Kansas City	1	\$755,224	0.3%	128
57487	Catholic Order Of Foresters	0	\$15,652	0.0%	0
61751	Central States Health & Life Co Of Omaha	1	\$14,116	0.0%	6,853
61859	Christian Fidelity Life Insurance Co	0	\$232,404	0.1%	0
76236	Cincinnati Life Insurance Company The	0	\$34,160	0.0%	0
62065	Colonial Penn Life Insurance Company	0	\$1,428	0.0%	0
62146	Combined Insurance Co Of America	0	\$568,483	0.2%	0
62308	Connecticut General Life Ins Co	0	\$33,870	0.0%	0
78174	Conseco Health Insurance Company	1	\$118,926	0.1%	813
65900	Conseco Life Insurance Co	0	\$97,656	0.0%	0
20443	Continental Casualty Company	6	\$8,652,543	3.8%	67
71404	Continental General Insurance Company	1	\$906,418	0.4%	107
68500	Continental Life Ins Co Of Brentwood TN	0	\$157,916	0.1%	0
62553	Country Life Insurance Company	0	\$225,163	0.1%	0
62626	CUNA Mutual Insurance Society	1	\$747,597	0.3%	129
62952	Equitable Life & Casualty Insurance Company	8	\$8,823,454	3.8%	88
63177	Farmers New World Life Insurance Co	0	\$308,009	0.1%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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Long Term Care Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$487	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$279,813	0.1%	0
70025	Genworth Life Insurance Company	13	\$34,663,422	15.1%	36
63312	Great American Life Insurance Company	0	\$792,307	0.3%	0
64211	Guarantee Trust Life Insurance Co	3	\$929,559	0.4%	312
64238	Guaranty Income Life Insurance Company	0	\$30,200	0.0%	0
88072	Hartford Life Insurance Company	0	\$39,199	0.0%	0
78972	Healthy Alliance Life Insurance Co	0	\$112,656	0.0%	0
65056	Jackson National Life Insurance Company	0	\$13,620	0.0%	0
65080	John Alden Life Insurance Company	1	\$570,606	0.2%	170
93610	John Hancock Life & Health Insurance Company	0	\$4,408	0.0%	0
65838	John Hancock Life Insurance Company	9	\$25,207,856	10.9%	35
65110	Kanawha Insurance Company	0	\$342,659	0.1%	0
58033	Knights Of Columbus	0	\$1,663,444	0.7%	0
77720	Lifesecond Insurance Company	0	\$2,155	0.0%	0
65595	Lincoln Benefit Life Company	2	\$4,782,374	2.1%	40
65676	Lincoln National Life Insurance Company	0	\$185,478	0.1%	0
68446	Longevity Insurance Company	0	\$13,675	0.0%	0
65722	Loyal American Life Insurance Company	0	\$91,436	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$1,718,705	0.7%	0
69515	Medamerica Insurance Company	0	\$309,174	0.1%	0
31119	Medico Insurance Company	5	\$3,152,781	1.4%	153
97055	Mega Life & Health Insurance Company The	0	\$676	0.0%	0
87726	Metlife Insurance Company Of Connecticut	1	\$1,680,165	0.7%	58
65978	Metropolitan Life Insurance Company	5	\$21,590,371	9.4%	22
66087	Midwest National Life Insurance Co Of TN	0	\$53,552	0.0%	0
66168	Minnesota Life Insurance Company	0	\$93,502	0.0%	0
66281	Monumental Life Insurance Company	0	\$177,119	0.1%	0
66370	Mony Life Insurance Company	0	\$5,051	0.0%	0
71412	Mutual Of Omaha Insurance Company	1	\$5,390,760	2.3%	18
60593	National States Insurance Company	3	\$1,017,221	0.4%	285
66915	New York Life Insurance Company	0	\$3,018,300	1.3%	0
69000	Northwestern Long Term Care Insurance Co	0	\$4,660,302	2.0%	0
67199	Old American Insurance Company	0	\$4,783	0.0%	0
67628	Pekin Life Insurance Company	0	\$1,938	0.0%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended</i>	5	\$1,855,655	0.8%	261
67660	Pennsylvania Life Insurance Company	1	\$329,780	0.1%	293
67784	Philadelphia American Life Insurance Company	0	\$4,396	0.0%	0

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**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
80578	Physicians Mutual Insurance Company	1	\$992,168	0.4%	98
65919	Primerica Life Insurance Company	0	\$1,887	0.0%	0
61271	Principal Life Insurance Company	0	\$178,151	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$706,457	0.3%	0
68241	Prudential Insurance Company Of America The	2	\$3,499,847	1.5%	55
68284	Pyramid Life Insurance Company	0	\$54,283	0.0%	0
70211	Reassure America Life Insurance Company	0	\$567,294	0.2%	0
65005	Riversource Life Insurance Company	3	\$4,045,484	1.8%	72
76325	Senior Health Insurance Company of PA	41	\$6,011,427	2.6%	660
24988	Sentry Insurance A Mutual Company	0	\$16,271	0.0%	0
68810	Sentry Life Insurance Company	0	\$7,815	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$149,484	0.1%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$5,496,060	2.4%	0
69116	State Life Insurance Company	0	\$894,091	0.4%	0
69132	State Mutual Insurance Company	0	\$24,148	0.0%	0
65021	Stonebridge Life Insurance Company	18	\$2,073,704	0.9%	840
69345	Teachers Insurance & Annuity Assn Of America	0	\$563,018	0.2%	0
56014	Thrivent Financial For Lutherans	1	\$7,367,956	3.2%	13
60142	TIAA-CREF Life Insurance Company	0	\$282,047	0.1%	0
69477	Time Insurance Company	0	\$1,536,638	0.7%	0
86231	Transamerica Life Insurance Company	22	\$12,106,467	5.3%	176
69701	Union Bankers Insurance Company	0	\$136,740	0.1%	0
70408	Union Security Insurance Company	1	\$1,707,379	0.7%	57
92916	United American Insurance Company	5	\$780,147	0.3%	620
92703	United National Life Ins Co of America	0	\$4,621	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$388,449	0.2%	0
42129	United Security Assurance Company Of PA	0	\$734,333	0.3%	0
63479	United Teacher Associates Insurance Co	0	\$11,356	0.0%	0
62235	Unum Life Insurance Company Of America	1	\$10,121,859	4.4%	10
70319	Washington National Insurance Co	7	\$1,028,608	0.4%	658
57320	Woodmen Of The World Life Insurance Society	0	\$14,113	0.0%	0
<b>Total</b>		<b>238</b>	<b>\$230,251,158</b>	<b>100.0%</b>	<b>.</b>

## **Medicare Supplement Insurance**

### **Complaint Indices**

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
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**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$28,038	0.0%	0
71471	Ability Insurance Company	0	\$266,724	0.0%	0
71390	Admiral Life Insurance Company Of America	3	\$6,062,659	1.1%	110
60054	Aetna Life Insurance Company	1	\$260	0.0%	9,999
90611	Allianz Life Insurance Co Of North America	0	\$23,337	0.0%	0
60291	American Capitol Insurance Company	0	\$2,555	0.0%	0
60305	American Community Mutual Insurance Co	0	\$805	0.0%	0
12321	American Continental Insurance Company	0	\$3,977,901	0.7%	0
60380	American Family Life Assurance Co of Col.	4	\$805,328	0.1%	1,105
19275	American Family Mutual Insurance Company	0	\$9,890,787	1.8%	0
60410	American Fidelity Assurance Company	0	\$266	0.0%	0
66672	American General Life & Accident Insurance Co	0	\$333,254	0.1%	0
13331	American Hardware Mutual Insurance Company	0	\$1,410	0.0%	0
60577	American Income Life Insurance Co	0	\$13,749	0.0%	0
60739	American National Insurance Company	0	\$32,522	0.0%	0
71773	American National Life Ins Co Of TX	3	\$6,227,819	1.1%	107
60763	American Pioneer Life Insurance Company	6	\$4,418,836	0.8%	302
80624	American Progressive Life & Health Ins Co	0	\$10,385	0.0%	0
67679	American Republic Corp Insurance Company	0	\$644,228	0.1%	0
60836	American Republic Insurance Company	2	\$23,820,638	4.3%	19
55662	Anthem Blue Cross & Blue Shield- <i>Withdrawn</i>	1	.	.	.
56499	Assured Life Association	0	\$111	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$24,585	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$165,031	0.0%	0
61263	Bankers Life & Casualty Company	17	\$20,641,440	3.7%	183
47171	Blue Cross & Blue Shield Of Kansas City	12	\$30,391,933	5.5%	88
80799	Celtic Insurance Company	0	\$129,772	0.0%	0
61727	Central Reserve Life Insurance Company	2	\$689,790	0.1%	645
61735	Central Security Life Insurance Co	0	\$4,406	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$768,183	0.1%	0
61859	Christian Fidelity Life Insurance Co	0	\$17,227,663	3.1%	0
62049	Colonial Life & Accident Ins Co	0	\$1,662	0.0%	0
62065	Colonial Penn Life Insurance Company	0	\$298,919	0.1%	0
62146	Combined Insurance Co Of America	1	\$4,985,109	0.9%	45
62308	Connecticut General Life Ins Co	0	\$12,983	0.0%	0
78174	Conseco Health Insurance Company	6	\$3,684,327	0.7%	362
60682	Conseco Insurance Company	1	\$1,549,438	0.3%	144
65900	Conseco Life Insurance Co	0	\$27,507	0.0%	0

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**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
62359	Constitution Life Insurance Company	0	\$86,105	0.0%	0
71404	Continental General Insurance Company	1	\$1,443,322	0.3%	154
68500	Continental Life Ins Co Of Brentwood TN	6	\$16,988,460	3.1%	79
62553	Country Life Insurance Company	0	\$234,021	0.0%	0
56138	CSA Fraternal Life	0	\$22,558	0.0%	0
62928	EMC National Life Company	0	\$7,685	0.0%	0
62952	Equitable Life & Casualty Insurance Company	1	\$4,280,562	0.8%	52
65536	Genworth Life & Annuity Insurance Company	1	\$3,233,892	0.6%	69
70025	Genworth Life Insurance Company	1	\$152,628	0.0%	1,457
70939	Gerber Life Insurance Company	0	\$5,702	0.0%	0
91472	Globe Life & Accident Insurance Company	0	\$1,056,658	0.2%	0
62286	Golden Rule Insurance Company	2	\$2,740,279	0.5%	162
63967	Government Personnel Mutual Life Ins Co	0	\$52,340	0.0%	0
63312	Great American Life Insurance Company	1	\$304,452	0.1%	730
64211	Guarantee Trust Life Insurance Co	0	\$1,143,334	0.2%	0
70815	Hartford Life & Accident Insurance Company	0	\$10,918,675	2.0%	0
88072	Hartford Life Insurance Company	0	\$832,776	0.1%	0
70670	Health Care Service Corporation	0	\$1,263,304	0.2%	0
78972	Healthy Alliance Life Insurance Co	74	\$85,644,655	15.4%	192
66214	Heartland National Life Insurance Company	0	\$312,857	0.1%	0
73288	Humana Insurance Company	10	\$419,114	0.1%	5,306
97764	Idealife Insurance Company	0	\$102,064	0.0%	0
86509	ING Life Insurance & Annuity Company	0	\$1,068	0.0%	0
64904	Investors Heritage Life Insurance Company	1	\$783	0.0%	9,999
63487	Investors Life Insurance Co Of North America	0	\$146	0.0%	0
65056	Jackson National Life Insurance Company	0	\$46,900	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$138,947	0.0%	0
65110	Kanawha Insurance Company	0	\$3,669	0.0%	0
65129	Kansas City Life Insurance Company	0	\$9,297	0.0%	0
77720	Lifefecure Insurance Company	0	\$748	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$98,281	0.0%	0
65722	Loyal American Life Insurance Company	0	\$328,338	0.1%	0
71072	Marquette National Life Insurance Company	1	\$313,265	0.1%	710
31119	Medico Insurance Company	1	\$3,083,280	0.6%	72
97055	Mega Life & Health Insurance Company The	0	\$3,951	0.0%	0
65978	Metropolitan Life Insurance Company	0	\$178	0.0%	0
66087	Midwest National Life Insurance Co Of TN	0	\$2,328	0.0%	0
66281	Monumental Life Insurance Company	0	\$620,957	0.1%	0

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**Medicare Supplement Insurance Complaint Indices**  
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<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
66370	Mony Life Insurance Company	0	\$880	0.0%	0
71412	Mutual Of Omaha Insurance Company	11	\$30,092,025	5.4%	81
61409	National Benefit Life Insurance Company	0	\$1,537	0.0%	0
98205	National Foundation Life Insurance Company	0	\$84,553	0.0%	0
60593	National States Insurance Company	2	\$1,986,331	0.4%	224
66869	Nationwide Life Insurance Company	0	\$17,311	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$134,889	0.0%	0
66915	New York Life Insurance Company	0	\$358,659	0.1%	0
68349	North American Insurance Company	0	\$82,912	0.0%	0
67199	Old American Insurance Company	0	\$17,124	0.0%	0
67326	Old Surety Life Insurance Company	0	\$377,825	0.1%	0
76112	Oxford Life Insurance Company	0	\$145,115	0.0%	0
70785	Pacificare Life & Health Insurance Company	1	\$220,549	0.0%	1,008
67628	Pekin Life Insurance Company	0	\$26,635	0.0%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended-</i>	0	\$2,338	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$228,389	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$9,408	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,075,538	0.4%	0
80578	Physicians Mutual Insurance Company	3	\$4,946,176	0.9%	135
61271	Principal Life Insurance Company	1	\$3,242,340	0.6%	69
67903	Provident American Life & Health Insurance Co	0	\$369,707	0.1%	0
68241	Prudential Insurance Company Of America The	0	\$2,238	0.0%	0
68284	Pyramid Life Insurance Company	6	\$292,444	0.1%	4,563
70211	Reassure America Life Insurance Company	0	\$48,717	0.0%	0
68462	Reserve National Insurance Company	0	\$2,906,361	0.5%	0
57657	Royal Neighbors Of America	0	\$6,957,283	1.3%	0
60445	Sagicor Life Insurance Company	0	\$1,294	0.0%	0
63541	Seechange Health Insurance Company	0	\$420	0.0%	0
76325	Senior Health Insurance Company of PA	0	\$43,771	0.0%	0
65757	Shelter Life Insurance Company	0	\$605,958	0.1%	0
68845	Shenandoah Life Insurance Company- <i>Suspended-</i>	1	\$194,306	0.0%	1,145
86355	Standard Life & Accident Insurance Company	6	\$6,745,182	1.2%	198
25178	State Farm Mutual Automobile Insurance Co	0	\$10,928,440	2.0%	0
69132	State Mutual Insurance Company	1	\$1,266,978	0.2%	176
89184	Sterling Investors Life Insurance Company	1	\$11,727,767	2.1%	19
77399	Sterling Life Insurance Company	0	\$271,218	0.0%	0
56014	Thrivent Financial For Lutherans	1	\$2,813,167	0.5%	79
69477	Time Insurance Company	0	\$111,596	0.0%	0

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<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
70688	Transamerica Financial Life Ins Co	0	\$1,413	0.0%	0
86231	Transamerica Life Insurance Company	7	\$5,618,529	1.0%	277
61425	Trustmark Insurance Company	1	\$62,525	0.0%	3,557
80314	Unicare Life & Health Insurance Company	0	\$23,913	0.0%	0
11121	Unified Life Insurance Company	1	\$43,007	0.0%	5,171
69701	Union Bankers Insurance Company	0	\$1,399,609	0.3%	0
62596	Union Fidelity Life Insurance Company	0	\$177,800	0.0%	0
69744	Union Labor Life Insurance Company	0	\$59,639	0.0%	0
92916	United American Insurance Company	2	\$9,247,566	1.7%	48
56383	United Commercial Travelers Of America	0	\$485,246	0.1%	0
79413	United Healthcare Insurance Company	19	\$142,995,582	25.7%	30
92703	United National Life Ins Co of America	0	\$45,731	0.0%	0
69868	United Of Omaha Life Insurance Company	2	\$8,733,726	1.6%	51
63479	United Teacher Associates Insurance Co	9	\$1,991,081	0.4%	1,005
72850	United World Life Insurance Company	9	\$17,403,790	3.1%	115
69663	USAA Life Insurance Company	0	\$1,560,689	0.3%	0
70319	Washington National Insurance Co	7	\$3,199,005	0.6%	487
79987	World Corp Insurance Company	0	\$288,363	0.1%	0
70629	World Insurance Company	0	\$241,936	0.0%	0
<b>Total</b>		<b>250</b>	<b>\$555,978,471</b>	<b>100.0%</b>	<b>.</b>



## **Life Insurance & Annuities**

### **Complaint Indices**

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**Life and Annuity Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
77879	5 Star Life Insurance Company	0	\$1,873,084	0.0%	0
71854	AAA Life Insurance Company	1	\$2,595,628	0.0%	216
71471	Ability Insurance Company	0	\$41,335	0.0%	0
60038	Acacia Life Insurance Co	0	\$289,154	0.0%	0
60054	Aetna Life Insurance Company	11	\$15,678,625	0.2%	394
97780	AGC Life Insurance Company	0	\$578	0.0%	0
60232	AGL Life Assurance Company	0	\$29,354	0.0%	0
90611	Allianz Life Insurance Co Of North America	36	\$202,613,116	2.6%	100
64190	Allianz Life Insurance Company Of New York	0	\$1,823,918	0.0%	0
70866	Allstate Assurance Company	0	\$367	0.0%	0
60186	Allstate Life Insurance Company	6	\$31,069,425	0.4%	108
70874	Allstate Life Insurance Company Of New York	0	\$516,877	0.0%	0
67369	Alta Health & Life Insurance Company	1	\$17,222	0.0%	9,999
60216	Amalgamated Life Insurance Company	0	\$113,361	0.0%	0
68594	American Amicable Life Insurance Co of TX	0	\$672,881	0.0%	0
60275	American Bankers Life Assurance Of Florida	3	\$1,900,101	0.0%	886
60291	American Capitol Insurance Company	0	\$31,621	0.0%	0
60305	American Community Mutual Insurance Co	0	\$244,004	0.0%	0
92738	American Equity Investment Life Ins Co	9	\$66,729,910	0.9%	76
60380	American Family Life Assurance Co of Col.	2	\$2,599,046	0.0%	432
60399	American Family Life Insurance Company	8	\$49,326,925	0.6%	91
98736	American Federated Life Insurance Company	0	\$138,525	0.0%	0
60410	American Fidelity Assurance Company	3	\$4,747,213	0.1%	355
60429	American Fidelity Life Insurance Company	0	\$364,743	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$10,846	0.0%	0
68373	American General Assurance Company	5	\$1,303,676	0.0%	2,153
66672	American General Life & Accident Insurance Co	34	\$10,844,027	0.1%	1,760
60488	American General Life Insurance Co	29	\$64,227,559	0.8%	253
66842	American General Life Insurance Co Of DE	1	\$1,940,570	0.0%	289
60518	American Health & Life Insurance Company	4	\$2,245,571	0.0%	1,000
60534	American Heritage Life Insurance Company	8	\$5,124,170	0.1%	876
60542	American Home Life Insurance Company	0	\$1,606,748	0.0%	0
60577	American Income Life Insurance Co	12	\$9,526,077	0.1%	707
60607	American International Life Assurance Of NY	1	\$336,795	0.0%	1,667
97179	American Medical Security Life Ins Co	0	\$157,578	0.0%	0
67989	American Memorial Life Insurance Company	1	\$2,872,222	0.0%	195
65811	American Modern Life Insurance Company	1	\$2,191,885	0.0%	256
60739	American National Insurance Company	11	\$46,269,541	0.6%	133

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**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
71773	American National Life Ins Co Of TX	0	\$164,230	0.0%	0
60763	American Pioneer Life Insurance Company	1	\$432,072	0.0%	1,299
80624	American Progressive Life & Health Ins Co	0	\$2,332	0.0%	0
60801	American Public Life Insurance Company	0	\$15,071	0.0%	0
60836	American Republic Insurance Company	2	\$1,551,537	0.0%	724
92649	American Underwriters Life Insurance Company	0	\$442,834	0.0%	0
60895	American United Life Insurance Co	0	\$116,023,831	1.5%	0
61999	Americo Financial Life & Annuity Insurance Co	7	\$4,571,972	0.1%	859
61301	Ameritas Life Insurance Corp	1	\$11,087,232	0.1%	51
72222	AMICA Life Insurance Company	0	\$163,043	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$724,613	0.0%	0
61069	Anthem Life Insurance Company	0	\$9,170,650	0.1%	0
56499	Assured Life Association	0	\$34,230	0.0%	0
71439	Assurity Life Insurance Company	3	\$3,477,730	0.0%	484
61093	Atlanta Life Insurance Company	7	\$104,579	0.0%	9,999
61182	Aurora National Life Assurance Company	0	\$934,722	0.0%	0
84522	Auto Club Life Insurance Company	0	\$16,040	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$3,536,823	0.0%	0
61689	Aviva Life & Annuity Company	21	\$168,548,821	2.2%	70
62880	AXA Equitable Life & Annuity Company	0	\$555,292	0.0%	0
62944	AXA Equitable Life Insurance Company	10	\$288,369,371	3.7%	19
68160	Balboa Life Insurance Company	1	\$107,770	0.0%	5,208
61212	Baltimore Life Insurance Company The	0	\$226,905	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$66,043	0.0%	0
61263	Bankers Life & Casualty Company	52	\$28,062,922	0.4%	1,040
81043	Bankers Life Insurance Company	0	\$1,155,036	0.0%	0
94250	Banner Life Insurance Company	6	\$9,136,728	0.1%	369
80985	BCS Life Insurance Company	0	\$147,382	0.0%	0
61395	Beneficial Life Insurance Company	1	\$1,064,088	0.0%	527
64890	Berkley Life & Health Insurance Company	0	\$33,053	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$18,333	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$45,024	0.0%	0
90638	Best Life & Health Insurance Company	0	\$174	0.0%	0
61476	Boston Mutual Life Insurance Company	0	\$5,091,909	0.1%	0
74900	Brokers National Life Assurance Company	0	\$12,141	0.0%	0
93432	C M Life Insurance Company	3	\$21,842,235	0.3%	77
80659	Canada Life Assurance Company	1	\$2,583,394	0.0%	217
61573	Capital Reserve Life Insurance Company	5	\$1,758,280	0.0%	1,596

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Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
61581	Capitol Life Insurance Company	0	\$2,249	0.0%	0
71455	Cardif Life Insurance Company	8	\$1,245,568	0.0%	3,605
57770	Catholic Holy Family Society	0	\$842,232	0.0%	0
56030	Catholic Knights	0	\$703,841	0.0%	0
57487	Catholic Order Of Foresters	0	\$307,321	0.0%	0
80799	Celtic Insurance Company	0	\$65	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$75,198	0.0%	0
61735	Central Security Life Insurance Co	6	\$532,769	0.0%	6,321
61751	Central States Health & Life Co Of Omaha	2	\$3,968,100	0.1%	283
61883	Central United Life Insurance Company	1	\$171,503	0.0%	3,273
62383	Centurion Life Insurance Company	0	\$10,967,128	0.1%	0
94447	Century Life Assurance Company	0	\$988	0.0%	0
61808	Charter National Life Insurance Co	1	\$2,400	0.0%	9,999
61824	Cherokee National Life Insurance Co	0	\$239,124	0.0%	0
61832	Chesapeake Life Insurance Company The	1	\$1,206,204	0.0%	465
61859	Christian Fidelity Life Insurance Co	0	\$379,546	0.0%	0
61875	Church Life Insurance Corporation	0	\$327,180	0.0%	0
71463	Cica Life Insurance Company Of America	0	\$2,079,367	0.0%	0
76236	Cincinnati Life Insurance Company The	1	\$7,944,124	0.1%	71
61921	Citizens Security Life Ins Co	0	\$197,846	0.0%	0
62049	Colonial Life & Accident Ins Co	2	\$2,476,470	0.0%	453
62065	Colonial Penn Life Insurance Company	8	\$2,311,080	0.0%	1,943
84786	Colorado Bankers Life Ins Co	0	\$936,427	0.0%	0
76023	Columbian Life Insurance Company	2	\$1,283,178	0.0%	875
62103	Columbian Mutual Life Insurance Co	0	\$74,759	0.0%	0
99937	Columbus Life Insurance Company	1	\$4,803,668	0.1%	117
62146	Combined Insurance Co Of America	8	\$1,807,034	0.0%	2,485
84824	Commonwealth Annuity & Life Insurance Co	3	\$1,709,330	0.0%	985
77828	Companion Life Insurance Company	0	\$129,702	0.0%	0
60984	Compbenefits Insurance Company	0	\$4,057	0.0%	0
62308	Connecticut General Life Ins Co	1	\$6,973,854	0.1%	80
78174	Conseco Health Insurance Company	0	\$90,044	0.0%	0
60682	Conseco Insurance Company	9	\$1,003,449	0.0%	5,034
65900	Conseco Life Insurance Co	15	\$3,000,092	0.0%	2,806
62359	Constitution Life Insurance Company	0	\$74,117	0.0%	0
71730	Continental American Insurance Company	0	\$7,034	0.0%	0
62413	Continental Assurance Company	0	\$822,521	0.0%	0
71404	Continental General Insurance Company	3	\$513,837	0.0%	3,277

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Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2007-2009	Average Annual Premium 2007-2009	Average Market Share 2007- 2009	Complaint Index
68500	Continental Life Ins Co Of Brentwood TN	0	\$545,245	0.0%	0
94218	Country Investors Life Assurance Company	0	\$1,567,960	0.0%	0
62553	Country Life Insurance Company	1	\$4,507,869	0.1%	125
56634	Croatian Fraternal Union Of America	0	\$124,343	0.0%	0
80675	Crown Life Insurance Company	0	\$707,396	0.0%	0
56138	CSA Fraternal Life	0	\$30,556	0.0%	0
82880	CSI Life Insurance Company	0	\$1,215	0.0%	0
62626	CUNA Mutual Insurance Society	7	\$20,707,894	0.3%	190
57088	Degree Of Honor Protective Assoc	0	\$187,071	0.0%	0
97705	Direct General Life Insurance Company	0	\$256,385	0.0%	0
62928	EMC National Life Company	2	\$4,750,127	0.1%	236
64149	Epic Life Insurance Company The	0	\$35,090	0.0%	0
62952	Equitable Life & Casualty Insurance Company	0	\$751,421	0.0%	0
56057	Equitable Reserve Association	0	\$6,355	0.0%	0
62510	Equitrust Life Insurance Company	10	\$29,065,996	0.4%	193
70742	Family Benefit Life Insurance Company	1	\$1,586,483	0.0%	354
77968	Family Heritage Life Insurance Co Of America	0	\$501	0.0%	0
63053	Family Life Insurance Company	3	\$215,912	0.0%	7,799
74004	Family Service Life Insurance Company	0	\$54	0.0%	0
63118	Farm Bureau Life Ins Co of MO	2	\$37,343,364	0.5%	30
63177	Farmers New World Life Insurance Co	14	\$26,143,073	0.3%	301
63223	Federal Life Insurance Company (mutual	0	\$239,867	0.0%	0
63258	Federated Life Insurance Company	0	\$5,417,269	0.1%	0
93696	Fidelity Investments Life Insurance Company	1	\$20,691,348	0.3%	27
63290	Fidelity Life Association A Legal Reserve Life Ins	2	\$844,138	0.0%	1,330
71870	Fidelity Security Life Insurance Company	3	\$9,798,365	0.1%	172
69140	First Allmerica Financial Life Insurance Co	2	\$179,903	0.0%	6,240
56332	First Catholic Slovak Ladies Assn Of The US	0	\$64,142	0.0%	0
56340	First Catholic Slovak Union Of The US	0	\$3,280	0.0%	0
84034	First Guaranty Insurance Company	0	\$2,869	0.0%	0
90328	First Health Life & Health Insurance Company	2	\$56,371	0.0%	9,999
63495	First Investors Life Insurance Company	0	\$358,654	0.0%	0
67652	First Penn-pacific Life Insurance Company	3	\$3,618,412	0.0%	465
91642	Forethought Life Insurance Company	3	\$8,556,423	0.1%	197
71129	Fort Dearborn Life Insurance Company	1	\$8,632,850	0.1%	65
62324	Freedom Life Insurance Company Of America	0	\$20,664	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$1,603,923	0.0%	0
63657	Garden State Life Insurance Company	0	\$576,750	0.0%	0

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<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
63665	General American Life Insurance Company	25	\$35,207,378	0.5%	399
65536	Genworth Life & Annuity Insurance Company	10	\$59,505,690	0.8%	94
70025	Genworth Life Insurance Company	2	\$16,143,749	0.2%	70
70939	Gerber Life Insurance Company	1	\$5,065,710	0.1%	111
56154	Gleaner Life Insurance Society	0	\$315,860	0.0%	0
91472	Globe Life & Accident Insurance Company	36	\$13,868,361	0.2%	1,457
62286	Golden Rule Insurance Company	0	\$4,270,047	0.1%	0
63967	Government Personnel Mutual Life Ins Co	1	\$578,491	0.0%	970
71218	Grange Life Insurance Company	0	\$57,891	0.0%	0
63312	Great American Life Insurance Company	1	\$19,442,267	0.3%	29
90212	Great Southern Life Insurance Company	3	\$809,430	0.0%	2,080
80705	Great West Life Assurance Company	1	\$391,852	0.0%	1,432
71480	Great Western Insurance Company	0	\$804,052	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$95,197,007	1.2%	0
56685	Greater Beneficial Union Of Pittsburgh	0	\$217,862	0.0%	0
64211	Guarantee Trust Life Insurance Co	2	\$2,184,461	0.0%	514
64238	Guaranty Income Life Insurance Company	0	\$567,166	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$6,927,663	0.1%	0
64246	Guardian Life Insurance Company Of America	4	\$23,984,348	0.3%	94
70815	Hartford Life & Accident Insurance Company	12	\$40,696,860	0.5%	165
71153	Hartford Life & Annuity Insurance Company	13	\$47,123,916	0.6%	155
88072	Hartford Life Insurance Company	6	\$54,234,796	0.7%	62
92711	HCC Life Insurance Company	1	\$459,722	0.0%	1,221
78972	Healthy Alliance Life Insurance Co	2	\$776,061	0.0%	1,446
66214	Heartland National Life Insurance Company	0	\$36,679	0.0%	0
62421	Heritage Union Life Insurance Company	0	\$145,848	0.0%	0
93440	HM Life Insurance Company	0	\$1,015	0.0%	0
64505	Homesteaders Life Company	1	\$6,499,341	0.1%	86
64513	Horace Mann Life Insurance Company	0	\$3,445,191	0.0%	0
93777	Household Life Insurance Company	3	\$3,693,340	0.0%	456
73288	Humana Insurance Company	0	\$914,605	0.0%	0
70580	Humanadental Insurance Company	0	\$47,936	0.0%	0
91693	IA American Life Insurance Company	0	\$40,591	0.0%	0
97764	Idealife Insurance Company	0	\$72,512	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$3,766,162	0.0%	0
58068	Independent Order Of Foresters The	1	\$2,073,845	0.0%	271
81779	Individual Assurance Co Life Health & Accident	0	\$3,070,713	0.0%	0
84514	Industrial Alliance Pacific Insurance & Financial	0	\$14,179	0.0%	0

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86509	ING Life Insurance & Annuity Company	2	\$100,665,016	1.3%	11
80942	ING USA Annuity & Life Ins Co	6	\$164,610,863	2.1%	20
74780	Integrity Life Insurance Company	1	\$9,753,979	0.1%	58
64831	IntramERICA Life Insurance Company	0	\$1,191	0.0%	0
85189	Investors Consolidated Insurance Company	0	\$772	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$34,304	0.0%	0
64939	Investors Insurance Corporation	0	\$2,520,543	0.0%	0
63487	Investors Life Insurance Co Of North America	3	\$635,504	0.0%	2,650
65056	Jackson National Life Insurance Company	14	\$272,672,665	3.5%	29
64017	Jefferson National Life Insurance Company	0	\$4,492,908	0.1%	0
65080	John Alden Life Insurance Company	0	\$424,445	0.0%	0
93610	John Hancock Life & Health Insurance Company	0	\$48,176	0.0%	0
65838	John Hancock Life Insurance Company	16	\$143,706,302	1.9%	62
65110	Kanawha Insurance Company	0	\$1,397,148	0.0%	0
65129	Kansas City Life Insurance Company	7	\$22,928,706	0.3%	171
90557	Kemper Investors Life Ins Co	1	\$1,769,143	0.0%	317
58033	Knights Of Columbus	6	\$21,507,793	0.3%	157
65242	Lafayette Life Insurance Company The	1	\$5,992,559	0.1%	94
71595	Lewer Life Insurance Company	0	\$4,397	0.0%	0
68543	Liberty Bankers Life Insurance Co- <i>Suspended-</i>	2	.	.	.
65315	Liberty Life Assurance Company Of Boston	0	\$3,701,254	0.0%	0
61492	Liberty Life Insurance Company	9	\$15,320,336	0.2%	330
65331	Liberty National Life Insurance Company	0	\$3,771,452	0.0%	0
65498	Life Insurance Company Of North America	8	\$15,290,764	0.2%	294
65528	Life Insurance Company Of The Southwest	1	\$10,091,849	0.1%	56
97691	Life Of The South Insurance Company	0	\$262,265	0.0%	0
77720	LifeseCure Insurance Company	1	\$110,544	0.0%	5,077
65595	Lincoln Benefit Life Company	10	\$34,455,519	0.4%	163
65927	Lincoln Heritage Life Insurance Company	4	\$3,800,701	0.0%	591
62057	Lincoln Life & Annuity Company Of New York	2	\$800,082	0.0%	1,403
69833	Lincoln Memorial Life Insurance Co- <i>Suspended-</i>	0	\$5,159,767	0.1%	0
65676	Lincoln National Life Insurance Company	16	\$369,509,910	4.8%	24
68446	Longevity Insurance Company	0	\$10,555	0.0%	0
65722	Loyal American Life Insurance Company	0	\$952,183	0.0%	0
56758	Loyal Christian Benefit Association	1	\$85,963	0.0%	6,529
65781	Madison National Life Insurance Company Inc	0	\$462,700	0.0%	0
61018	Magna Insurance Company	0	\$11,722	0.0%	0
60321	Mamsi Life & Health Insurance Company	0	\$173,724	0.0%	0

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65870	Manhattan Life Insurance Company	0	\$143,226	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$1,063,126	0.0%	0
71072	Marquette National Life Insurance Company	0	\$14,494	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	7	\$92,770,322	1.2%	42
31119	Medico Insurance Company	0	\$1,977	0.0%	0
97055	Mega Life & Health Insurance Company The	0	\$463,425	0.0%	0
86126	Members Life Insurance Company	0	\$6,814	0.0%	0
65951	Merit Life Insurance Co	2	\$1,304,074	0.0%	861
79022	Merrill Lynch Life Insurance Company	1	\$4,887,817	0.1%	115
87726	Metlife Insurance Company Of Connecticut	7	\$36,423,554	0.5%	108
93513	Metlife Investors Insurance Company	0	\$95,483,564	1.2%	0
61050	Metlife Investors USA Insurance Company	5	\$183,530,706	2.4%	15
65978	Metropolitan Life Insurance Company	53	\$275,599,987	3.6%	108
97136	Metropolitan Tower Life Insurance Company	4	\$2,783,788	0.0%	806
66044	Midland National Life Insurance Company	12	\$39,248,020	0.5%	172
66087	Midwest National Life Insurance Co Of TN	0	\$117,173	0.0%	0
66109	Midwestern United Life Insurance Company	0	\$37,312	0.0%	0
66168	Minnesota Life Insurance Company	2	\$60,199,578	0.8%	19
76040	Missouri Valley Life & Health Insurance Co	0	\$906,763	0.0%	0
70416	MML Bay State Life Insurance Company	1	\$1,185,569	0.0%	473
57541	Modern Woodmen Of America	0	\$25,096,686	0.3%	0
69647	Molina Healthcare Insurance Company	0	\$2,307	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$22,678	0.0%	0
66281	Monumental Life Insurance Company	23	\$26,379,451	0.3%	489
66370	Mony Life Insurance Company	1	\$3,116,656	0.0%	180
78077	Mony Life Insurance Company Of America	1	\$3,537,383	0.0%	159
80020	Mountain Life Insurance Company	0	\$233,278	0.0%	0
66427	MTL Insurance Company	0	\$4,032,584	0.1%	0
66362	Mutual Benefit Life Insurance Co-Revoked-	1	.	.	.
88668	Mutual Of America Life Insurance Company	0	\$821,856	0.0%	0
61409	National Benefit Life Insurance Company	2	\$651,345	0.0%	1,723
57568	National Catholic Society Of Foresters	0	\$46,287	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$198,831	0.0%	0
98205	National Foundation Life Insurance Company	0	\$14,467	0.0%	0
66583	National Guardian Life Insurance Company	1	\$1,987,878	0.0%	282
66680	National Life Insurance Company	3	\$6,651,279	0.1%	253
60593	National States Insurance Company	6	\$965,363	0.0%	3,488
87963	National Teachers Associates Life Insurance Co	0	\$105,315	0.0%	0



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66850	National Western Life Insurance Company	6	\$11,011,206	0.1%	306
92657	Nationwide Life & Annuity Insurance Company	1	\$2,838,925	0.0%	198
66869	Nationwide Life Insurance Company	4	\$17,453,686	0.2%	129
91626	New England Life Insurance Company	3	\$23,141,956	0.3%	73
69698	New Era Life Ins Co of the Midwest	0	\$1,652	0.0%	0
91596	New York Life Insurance & Annuity Corporation	7	\$184,878,373	2.4%	21
66915	New York Life Insurance Company	16	\$67,779,012	0.9%	132
81264	Nippon Life Insurance Company Of America	0	\$7,119	0.0%	0
66974	North American Company For Life & Health Ins	8	\$41,936,788	0.5%	107
68349	North American Insurance Company	0	\$746	0.0%	0
67032	North Carolina Mutual Life Ins Co-Suspended	1	\$1,710	0.0%	9,999
67091	Northwestern Mutual Life Insurance Company	9	\$223,561,995	2.9%	23
81353	NYLife Insurance Company Of Arizona	0	\$1,321,055	0.0%	0
67148	Occidental Life Insurance Company Of NC	1	\$230,306	0.0%	2,437
89206	Ohio National Life Assurance Corporation	2	\$8,132,414	0.1%	138
67172	Ohio National Life Insurance Company The	3	\$50,239,175	0.7%	34
67180	Ohio State Life Insurance Company The	2	\$1,066,682	0.0%	1,052
67199	Old American Insurance Company	5	\$4,998,052	0.1%	561
67253	Old Reliance Insurance Company	0	\$212,829	0.0%	0
67261	Old Republic Life Insurance Company	0	\$403,972	0.0%	0
67326	Old Surety Life Insurance Company	0	\$274	0.0%	0
76007	Old United Life Insurance Company	0	\$229,154	0.0%	0
63274	Om Financial Life Insurance Company	20	\$38,746,685	0.5%	290
76112	Oxford Life Insurance Company	2	\$490,358	0.0%	2,289
67393	Ozark National Life Insurance Company	9	\$20,070,341	0.3%	252
64343	Pacific Guardian Life Insurance Company Ltd	0	\$20,096	0.0%	0
97268	Pacific Life & Annuity Company	0	\$1,106,397	0.0%	0
67466	Pacific Life Insurance Company	1	\$180,202,365	2.3%	3
93459	Pan American Assurance Company	0	\$394,678	0.0%	0
67539	Pan-American Life Insurance Company	0	\$132,999	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$7,680	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$63,313	0.0%	0
67601	Paul Revere Variable Annuity Insurance Co	0	\$136,209	0.0%	0
67628	Pekin Life Insurance Company	0	\$1,050,032	0.0%	0
93262	Penn Insurance & Annuity Company	0	\$777,435	0.0%	0
67644	Penn Mutual Life Insurance Company The	3	\$3,477,797	0.0%	484
63282	Penn Treaty Ntwk America Ins Co-Suspended-	0	\$18,516	0.0%	0
67660	Pennsylvania Life Insurance Company	5	\$631,401	0.0%	4,445

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85561	Perico Life Insurance Company	0	\$7,355	0.0%	0
90247	Pharmacists Life Insurance Company, The	0	\$342,052	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$16,985	0.0%	0
67792	Philadelphia United Life Insurance Company	0	\$166	0.0%	0
93548	PHL Variable Insurance Company	0	\$27,246,364	0.4%	0
93734	Phoenix Life & Annuity Company	0	\$851,634	0.0%	0
67814	Phoenix Life Insurance Company	5	\$22,066,276	0.3%	127
72125	Physicians Life Insurance Company	9	\$4,874,452	0.1%	1,036
67873	Pioneer American Insurance Company	0	\$62,059	0.0%	0
67911	Pioneer Mutual Life Insurance Company	0	\$1,066,358	0.0%	0
67946	Pioneer Security Life Insurance Company	1	\$30,247	0.0%	9,999
57622	Polish Natnl Alliance Of The US Of N. A	0	\$55,892	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$40,041	0.0%	0
60048	Preservation Life Insurance Company	0	\$422,925	0.0%	0
68039	Presidential Life Insurance Company	0	\$538,024	0.0%	0
65919	Primerica Life Insurance Company	5	\$29,630,571	0.4%	95
61271	Principal Life Insurance Company	3	\$70,589,207	0.9%	24
71161	Principal National Life Insurance Company	0	\$12,936	0.0%	0
68047	Professional Insurance Company	0	\$34,760	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$133,935	0.0%	0
68136	Protective Life Insurance Company	14	\$399,854,426	5.2%	20
67903	Provident American Life & Health Insurance Co	1	\$11,549	0.0%	9,999
68195	Provident Life & Accident Insurance Company	2	\$8,594,717	0.1%	131
68209	Provident Life & Casualty Insurance Company	0	\$3,072	0.0%	0
79227	PRUCO Life Insurance Company	6	\$64,248,771	0.8%	52
86630	Prudential Annuities Life Assurance Corporation	5	\$137,111,217	1.8%	20
68241	Prudential Insurance Company Of America The	32	\$85,056,694	1.1%	211
93629	Prudential Retirement Insurance & Annuity Co	0	\$72,312	0.0%	0
68284	Pyramid Life Insurance Company	3	\$402,444	0.0%	4,184
70211	Reassure America Life Insurance Company	40	\$21,090,028	0.3%	1,065
81000	Registered Mail Ins Assoc- <i>Terminated</i>	0	\$143	0.0%	0
68357	Reliable Life Insurance Company	114	\$13,374,575	0.2%	4,784
68381	Reliance Standard Life Insurance Company	1	\$10,190,057	0.1%	55
61360	Reliastar Life Ins Co of NY	1	\$932,203	0.0%	602
67105	Reliastar Life Insurance Company	7	\$34,362,840	0.4%	114
61700	Renaissance Life & Health Ins Co Of America	0	\$79,721	0.0%	0
68462	Reserve National Insurance Company	1	\$103,741	0.0%	5,410
61506	Resource Life Insurance Company	1	\$183,828	0.0%	3,053

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93572	RGA Reinsurance Company	0	\$1,253,157	0.0%	0
65005	Riversource Life Insurance Company	2	\$139,142,381	1.8%	8
58181	Royal Arcanum Supreme Council Of	0	\$1,112	0.0%	0
57657	Royal Neighbors Of America	1	\$672,966	0.0%	834
60183	S USA Life Insurance Company Inc	0	\$4,470	0.0%	0
60445	Sagicor Life Insurance Company	1	\$945,838	0.0%	593
70435	Savings Bank Life Insurance Company Of MA	0	\$97,318	0.0%	0
69914	Sears Life Insurance Company	1	\$602,242	0.0%	932
93742	Securian Life Insurance Company	0	\$32,310	0.0%	0
68675	Security Benefit Life Insurance Company	0	\$19,050,544	0.2%	0
68721	Security Life Insurance Company Of America	0	\$91,836	0.0%	0
68713	Security Life Of Denver Insurance Company	1	\$17,781,554	0.2%	32
68772	Security Mutual Life Insurance Company Of NY	1	\$332,563	0.0%	1,688
69485	Security National Life Insurance Company	0	\$535,420	0.0%	0
76325	Senior Health Insurance Company of PA	1	\$90,700	0.0%	6,188
78662	Senior Life Insurance Company	1	\$653,139	0.0%	859
77119	Sentinel American Life Insurance Co	0	\$154	0.0%	0
68810	Sentry Life Insurance Company	0	\$6,797,593	0.1%	0
97241	Settlers Life Insurance Company	0	\$21,867	0.0%	0
65757	Shelter Life Insurance Company	8	\$30,278,184	0.4%	148
68845	Shenandoah Life Insurance Company- <i>Suspended-</i>	1	\$908,635	0.0%	618
57673	Slovene National Benefit Society	0	\$12,940	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$1,417	0.0%	0
69019	Standard Insurance Company	1	\$48,422,859	0.6%	12
86355	Standard Life & Accident Insurance Company	0	\$725,395	0.0%	0
69051	Standard Life Insurance Co Of IN-Suspend	1	\$91,005	0.0%	6,167
69078	Standard Security Life Insurance Co Of NY	0	\$3,184	0.0%	0
68985	Starmount Life Insurance Company	0	\$366,133	0.0%	0
69108	State Farm Life Insurance Company	15	\$120,682,508	1.6%	70
69116	State Life Insurance Company	2	\$16,239,096	0.2%	69
69132	State Mutual Insurance Company	1	\$378,513	0.0%	1,483
89184	Sterling Investors Life Insurance Company	0	\$61,194	0.0%	0
77399	Sterling Life Insurance Company	0	\$18,643	0.0%	0
65021	Stonebridge Life Insurance Company	11	\$6,932,860	0.1%	891
80926	Sun Life & Health Insurance Company	0	\$1,796,895	0.0%	0
80802	Sun Life Assurance Company Of Canada	1	\$20,886,663	0.3%	27
79065	Sun Life Assurance Of Canada	2	\$86,339,247	1.1%	13
60941	Sunamerica Annuity & Life Assurance Company	3	\$333,600,278	4.3%	5

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69256	Sunamerica Life Insurance Company	1	\$49,146	0.0%	9,999
69272	Sunset Life Insurance Company Of America	1	\$115,275	0.0%	4,869
69310	Surety Life Insurance Company	1	\$422,440	0.0%	1,329
68608	Symetra Life Insurance Company	3	\$33,784,891	0.4%	50
90581	Symetra National Life Insurance Company	0	\$33,154	0.0%	0
69345	Teachers Insurance & Annuity Assn Of America	0	\$170,035,927	2.2%	0
56014	Thrivent Financial For Lutherans	3	\$87,561,683	1.1%	19
97721	Thrivent Life Insurance Company	0	\$876,615	0.0%	0
60142	TIAA-CREF Life Insurance Company	1	\$2,978,805	0.0%	188
69477	Time Insurance Company	1	\$780,465	0.0%	719
69566	Trans World Assurance Company	0	\$188,549	0.0%	0
70688	Transamerica Financial Life Ins Co	1	\$190,595,005	2.5%	3
86231	Transamerica Life Insurance Company	22	\$169,116,368	2.2%	73
61425	Trustmark Insurance Company	0	\$800,270	0.0%	0
62863	Trustmark Life Insurance Company	0	\$67,665	0.0%	0
69396	TX Life Insurance Company	0	\$2,031,432	0.0%	0
84530	U S Financial Life Insurance Company	5	\$6,111,317	0.1%	459
56456	U S Letter Carriers' Mutual Benefit Ass- <i>Withdrawn</i>	0	\$79,038	0.0%	0
86371	Ullico Life Insurance Company	0	\$42,038	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$433,314	0.0%	0
11121	Unified Life Insurance Company	0	\$542,555	0.0%	0
91529	Unimerica Insurance Company	1	\$7,844,747	0.1%	72
69701	Union Bankers Insurance Company	3	\$859,302	0.0%	1,960
80837	Union Central Life Insurance Company	1	\$38,315,581	0.5%	15
62596	Union Fidelity Life Insurance Company	3	\$867,707	0.0%	1,941
69744	Union Labor Life Insurance Company	0	\$928,888	0.0%	0
70408	Union Security Insurance Company	2	\$10,453,523	0.1%	107
92916	United American Insurance Company	4	\$3,543,299	0.0%	634
56383	United Commercial Travelers Of America	0	\$39,647	0.0%	0
87645	United Fidelity Life Insurance Company	5	\$510,595	0.0%	5,496
79413	United Healthcare Insurance Company	0	\$4,128,203	0.1%	0
63983	United Heritage Life Insurance Company	0	\$4,236,168	0.1%	0
69922	United Home Life Insurance Company	1	\$461,763	0.0%	1,216
69930	United Insurance Company Of America	11	\$179,722	0.0%	9,999
94099	United Investors Life Insurance Company	1	\$3,126,112	0.0%	180
69973	United Life Insurance Company	0	\$5,371,815	0.1%	0
92703	United National Life Ins Co of America	0	\$118,612	0.0%	0
69868	United Of Omaha Life Insurance Company	13	\$34,828,000	0.5%	210

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
42129	United Security Assurance Company Of PA	0	\$2,928	0.0%	0
81108	United Security Life & Health Insurance Co	0	\$4,575	0.0%	0
70106	United States Life Insurance Co New York	0	\$1,444,449	0.0%	0
63479	United Teacher Associates Insurance Co	1	\$106,291	0.0%	5,281
72850	United World Life Insurance Company	0	\$48,529	0.0%	0
63819	Unity Financial Life Insurance Company	1	\$1,689,620	0.0%	332
70114	Unity Mutual Life Insurance Company	0	\$6,978	0.0%	0
70130	Universal Guaranty Life Insurance Company	0	\$424,733	0.0%	0
70157	Universal Life Insurance Co - <i>Suspended</i> -	3	\$16,001	0.0%	9,999
70173	Universal Underwriters Life Insurance Company	0	\$167,886	0.0%	0
62235	Unum Life Insurance Company Of America	2	\$22,074,405	0.3%	51
70955	USA Life One Insurance Company Of Indiana	0	\$9,490	0.0%	0
69663	USAA Life Insurance Company	0	\$20,237,765	0.3%	0
94358	Usable Life	0	\$2,390,406	0.0%	0
68632	Vantislife Insurance Company	0	\$14,544	0.0%	0
70238	Variable Annuity Life Insurance Company	4	\$55,469,362	0.7%	40
70319	Washington National Insurance Co	20	\$2,233,106	0.0%	5,027
00037	Watkins Life & Benefit Association	0	\$55,770	0.0%	0
70335	West Coast Life Insurance Company	1	\$10,444,068	0.1%	54
70483	Western & Southern Life Insurance Company	18	\$6,022,268	0.1%	1,678
57711	Western Catholic Union	3	\$12,463,797	0.2%	135
70432	Western National Life Insurance Company	9	\$44,594,924	0.6%	113
91413	Western Reserve Life Assurance Co Of Ohio	0	\$11,706,896	0.2%	0
92622	Western Southern Life Assurance Company	6	\$51,064,089	0.7%	66
57010	William Penn Association	0	\$215,268	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$142,203	0.0%	0
65960	Windsor Life Insurance Company	0	\$1,872	0.0%	0
56170	Woman's Life Insurance Society	0	\$11,795	0.0%	0
57320	Woodmen Of The World Life Insurance Society	2	\$2,909,313	0.0%	386
57290	Workmens Benefit Fund Of The U S - <i>Withdrawn</i> -	0	\$4,616	0.0%	0
70629	World Insurance Company	0	\$129,287	0.0%	0
71323	Zale Life Insurance Company	0	\$23,144	0.0%	0
<b>Total</b>		<b>1,373</b>	<b>\$7,706,501,694</b>	<b>100.0%</b>	<b>.</b>

## **Health Maintenance Organizations**

### **Complaint Indices**

**Missouri Department of Insurance, Financial Institutions & Professional Registration**  
**2009 Complaint Report**

<b>Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)</b>					
<b>Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2007-2009</b>	<b>Average Annual Premium 2007-2009</b>	<b>Average Market Share 2007- 2009</b>	<b>Complaint Index</b>
95109	Aetna Health Inc	10	\$38,207,505	3.0%	79
47171	Blue Cross & Blue Shield Of Kansas City	0	\$20,622,371	1.6%	0
95209	CIGNA Healthcare Of Ohio Inc	2	\$4,871,791	0.4%	124
95635	CIGNA Healthcare Of St Louis Inc	2	\$5,217,696	0.4%	116
95145	Community Health Plan	5	\$26,825,254	2.1%	56
95489	Coventry Health Care Of Kansas Inc	54	\$117,338,640	9.2%	139
95530	Cox Health Systems HMO Inc	7	\$18,221,817	1.4%	116
95315	Good Health HMO Inc DBA Blue-care Inc	60	\$295,545,035	23.2%	61
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn-</i>	1	.	.	.
96377	Group Health Plan Inc	49	\$173,750,360	13.6%	85
96475	Healthlink HMO Inc	0	\$235,767	0.0%	0
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	146	\$344,628,505	27.0%	128
95885	Humana Health Plan Inc	26	\$46,078,201	3.6%	171
95309	Mercy Health Plans Of Missouri Inc	31	\$115,180,477	9.0%	81
96385	Unitedhealthcare Of The Midwest Inc	28	\$67,828,482	5.3%	125
<b>Total</b>		<b>421</b>	<b>\$1,274,551,903</b>	<b>100.0%</b>	<b>.</b>

## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an  
insurance company or agent:

**difp.mo.gov**

**800-726-7390**



# **DIFP**

Department of Insurance,  
Financial Institutions &  
Professional Registration

Harry S Truman Building, Room 530  
301 W. High St.  
PO Box 690  
Jefferson City, MO 65102

**MAY 2010**